



# **MFPDM Issuer User Manual PPM Version 2.0**

***New Pool Processing System – Multifamily Pool Delivery Module***

**U.S. Department of Housing and Urban Development**

***May 2018***



## Solution Information

	Information
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## Content

1	Solution Summary .....	1
1.1	Features .....	1
1.2	Configuration .....	1
1.3	Data Flows.....	2
1.4	Contingencies and Alternate Modes of Operation .....	2
2	Getting Started.....	3
2.1	Software Version.....	3
2.2	Access Information .....	4
2.3	Logging On .....	4
2.3.1	Invalid Authorization.....	6
2.4	Forgot Password .....	7
2.5	Exit MyGinnieMae / Extend Session .....	7
2.6	Solution Menu.....	9
2.6.1	My Dashboard.....	9
2.6.2	User Profile .....	15
2.6.3	Change Password.....	16
2.6.4	Messages.....	18
3	Using the Solution (Online) .....	18
3.1	MFPDM Application .....	19
3.1.1	Navigating to MFPDM.....	19
3.1.2	Pools & Loans Page .....	20
3.1.3	Pool Header .....	25
3.1.4	Pool Details Page .....	27
3.1.5	Loans Page .....	33
3.1.6	Loan Details Page .....	34
3.1.7	Draw History Details Page.....	39
3.2	Pool/Loan Data Export .....	41
3.2.1	From Pools & Loans .....	41
3.2.2	Pool or Loan Details .....	43



3.3	Maintenance Page .....	44
3.3.1	Add/Modify/Delete Annex-Special Disclosure .....	45
3.3.2	Add/Modify/Delete Non-Level Payment Provision .....	47
3.3.3	Add/Modify/Delete Subscriber .....	48
3.3.4	Modify Document Custodian Address .....	49
3.4	Multiple Escrow Accounts.....	50
3.4.1	Adding Additional Escrow Account(s).....	50
3.4.2	Removing an Escrow Account.....	51
3.5	Multiple Subscribers .....	52
3.5.1	Adding Additional Subscribers .....	52
3.5.2	Removing a Subscriber .....	53
3.6	Save to Maintenance .....	53
3.6.1	Subscriber .....	53
3.6.2	Annex-Special Disclosures .....	54
3.6.3	Non-Level Payment Provisions .....	56
3.7	Creating a Pool Manually .....	57
3.7.1	Pool Details .....	57
3.7.2	Loan Details.....	60
3.8	Non-Level Payment Schedule .....	61
3.9	Modified Payment History .....	62
3.10	Certify Loan .....	64
3.11	Submission Steps by Pool Type.....	66
3.11.1	Pool Submission Methods .....	66
3.11.2	Data Entry Users and Authorized Signer Users.....	67
3.11.3	01 Initial Construction Loan (CL) Pool.....	69
3.11.4	02 Subsequent Construction Loan (CL) Pool.....	74
3.11.5	01 Initial Construction Loan (CS) Pool.....	77
3.11.6	02 Subsequent Construction Loan (CS) Pool .....	82
3.11.7	Submission Type 03-Project Loan Conversion.....	85
3.11.8	Submission Type 05-Final Draw/PN Conversion.....	89
3.11.9	Project Loan (PN) Pool .....	98
3.11.10	Project Loan (LM) Pool.....	103



3.11.11	Project Loan (LS) Pool .....	108
3.11.12	Project Loan (RX) Pool.....	113
3.12	Special Instructions for Error Correction .....	118
3.12.1	Field-Level Validation.....	118
3.12.2	Validation Fatal Error and Warning Messages.....	118
3.12.3	Date Selection Limitations .....	120
3.12.4	Limited Dropdown Selections .....	120
4	Using the Solution (Batch).....	120
4.1	Pool/Loan Import.....	120
5	Reporting.....	122
5.1	Report Capabilities.....	122
5.2	Report Procedures .....	123
6	Getting Help .....	124
6.1	Solutions to Common Problems .....	124
6.2	Getting More Help .....	124
6.3	Help Desk .....	124
7	Appendix A: References .....	125
8	Appendix B: Key Terms.....	126

## Figures

Figure 1: Compatibility Setting.....	3
Figure 2: MyGinnieMae Portal Public Landing Page.....	5
Figure 3: MyGinnieMae Login Page .....	5
Figure 4: MyGinnieMae Invalid Login .....	6
Figure 5: MyGinnieMae Welcome Page / My Dashboard .....	6
Figure 6: Password Assistance Message .....	7
Figure 7: Exit the System.....	7
Figure 8: Extend the Session .....	7
Figure 9: Expiration Warning .....	8
Figure 10: My Dashboard.....	10



Figure 11: Marquee.....	11
Figure 12: My Pools.....	11
Figure 13: Recent Pool Activity .....	11
Figure 14: Inbox .....	12
Figure 15: Notes.....	12
Figure 16: IOPP Scorecard.....	13
Figure 17: Commitment Authority.....	13
Figure 18: Pool Numbers .....	14
Figure 19: User Profile .....	15
Figure 20: Edit Profile.....	15
Figure 21: Change Password Screen .....	16
Figure 22: Change Image Screen.....	17
Figure 23: Identity Self Service.....	17
Figure 24: Messages.....	18
Figure 25: Message Details .....	18
Figure 26: Selecting Pools & Loans Tab to Access MFPDM .....	19
Figure 27: One-Time-Password (OTP) Screen.....	19
Figure 28: Pools & Loans Page .....	20
Figure 29: Header.....	21
Figure 30: Add Pools .....	22
Figure 31: Quick Filters .....	22
Figure 32: Search.....	22
Figure 33: Advanced Search.....	23
Figure 34: Clear Filter .....	24
Figure 35: Pool Header.....	25
Figure 36: Pool Actions .....	26
Figure 37: Contact Cards.....	27
Figure 38: Pool Details Page.....	28



Figure 39: Loans Page .....	33
Figure 40: Loan Details Page .....	34
Figure 41: Draw History Details Page.....	39
Figure 42: Export – Pools & Loans .....	41
Figure 43: Export Pools Pop-up.....	41
Figure 44: Export – Hover .....	42
Figure 45: Export – Row Actions .....	42
Figure 46: Export Pool Pop-up .....	43
Figure 47: EXPORT Option.....	43
Figure 48: Export Pool Pop-up .....	44
Figure 49: Maintenance Page .....	45
Figure 50: Add New Annex - Special Disclosure.....	46
Figure 51: Add New Non-Level Payment Provision .....	47
Figure 52: Add New Subscriber.....	48
Figure 53: Modify Document Custodian Address .....	49
Figure 54: Escrow Accounts – ABA / Federal Routing Number Selection.....	50
Figure 55: Escrow Accounts – Account Number Selection .....	51
Figure 56: Escrow Accounts – Remove .....	51
Figure 57: Subscriber – ABA / Deliver To .....	52
Figure 58: Subscriber – Position (in \$) .....	52
Figure 59: Escrow Accounts – Remove .....	53
Figure 60: Subscriber – Add New .....	54
Figure 61: Subscriber – Save to Maintenance .....	54
Figure 62: Annex – Add New.....	55
Figure 63: Annex – Save to Maintenance .....	55
Figure 64: Non-Level – Save to Maintenance .....	56
Figure 65: Delivery Date.....	58
Figure 66: Delivery Date - Year .....	58



Figure 67: Section of the Act Dropdown Menu Options.....	61
Figure 68: Non-Level Payment Schedule .....	62
Figure 69: Modified Loan History.....	63
Figure 70: Certify Loan .....	64
Figure 71: Single / Multiple Submission on Pools & Loans Page .....	66
Figure 72: Row Action Submission on Pools & Loans Page .....	66
Figure 73: Submission from Pool Details and Draw History Details Page.....	67
Figure 74: Certification Checkbox.....	67
Figure 73: SecurID and Pin .....	68
Figure 76: Submission Processing Message.....	68
Figure 77: 01 Initial Construction Loan (CL) Pool Details Page .....	69
Figure 78: 01 Initial Construction Loan (CL) Loan Details Page .....	71
Figure 79: 01 Initial Construction Loan (CL) Draw History Details Page .....	73
Figure 80:- Subsequent Construction Loan (CL) Pool Details Page.....	74
Figure 81:- Subsequent Construction Loan (CL) Draw History Details Page.....	75
Figure 82: Initial Construction Loan (CS) Pool Details Page.....	77
Figure 83: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page.....	79
Figure 84: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page .....	81
Figure 85: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page .....	82
Figure 86: Subsequent Construction Loan (CS) Draw History Detail Page .....	83
Figure 87: CL Submission Type 03 with PN Conversion – Pool Details Page .....	85
Figure 88: Delivery Date.....	86
Figure 89: Delivery Date - Year .....	87
Figure 90: CS Submission Type 05– Pool Details Page.....	91
Figure 91: PN Conversion for CS Submission Type 05 – Pool Details Page.....	93
Figure 92: Delivery Date.....	94
Figure 93: Delivery Date - Year .....	94
Figure 94: Bulk Submission of CS Type05 and PN conversion .....	97





Figure 95: 04 PN-Project Loan-Non Level Payment Pool Details Page .....	98
Figure 96: 04 PN-Project Loan-Non Level Payment Loan Details Page.....	100
Figure 97: Project Loan (LM) Pool Details Page .....	103
Figure 98: Project Loan (LM) Loan Details Page .....	106
Figure 99: Project Loan (LS) Pool Detail Page .....	108
Figure 100: Project Loan (LS)Loan Details Page .....	110
Figure 101: Project Loan (RX) Pool Details Page .....	113
Figure 102: Project Loan (RX) Loan Details Page .....	115
Figure 103: Field-Level Validation Example .....	118
Figure 104: Validation Errors and Warnings .....	118
Figure 105: Date Calendar Limitation .....	120
Figure 106: Add Pools .....	121
Figure 107: Open File .....	121
Figure 108: Pool Details Docs Drop Down .....	123
Figure 109: Pools & Loans Row Action Docs Drop Down .....	123
Figure 110: MyGinnieMae Footer Links.....	124
Figure 111: Contact Us.....	124



## 1 Solution Summary

A core Ginnie Mae function is to allow Issuers to submit pool and loan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). This process is currently initiated by Issuers utilizing the GinnieNET application to electronically submit the required information. Pool and loan data is submitted through the use of electronically uploaded files or by manual data entry.

### 1.1 Features

- **My Dashboard**
- **Pools & Loans View**
- **Pool Details**
- **All Loans**
- **Loan Details**
- **Draw History Details**
- **Manually add pools, loans, and draws**
- **Import and Export pools, loans, and draws**
- **Modify pools, loans, and draws**
- **Delete and Recall pools**
- **Maintenance**

### 1.2 Configuration

The MFPDM application is implemented on the existing web-based Ginnie Mae Enterprise Portal (MyGinnieMae). No new or enhanced hardware will be required to support MFPMD application.

Before logging in, to view the MyGinnieMae System Configuration information, click Portal Help located at the bottom of the screen. This will display details about system, connectivity, and browser requirements.

**Note:** Pop-ups and JavaScript must be enabled. Cookies should be allowed in the Browser Settings.

For answers to questions or to make any comments or suggestions regarding the above, please contact the Ginnie Mae Relationship Services Group/Help Desk at 1-800-234-4662, Option 1 or email [ginniemae1@bnymellon.com](mailto:ginniemae1@bnymellon.com).



### 1.3 Data Flows

The following data flow reflects the different operational activities for the Multifamily Pool Submission:

- Issuers create a new Multifamily Pool , save and validate
- Issuers can then add a Loan and Draws (if applicable) and validate again
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance.
- Issuers can also delete pools that have not yet been submitted for Final Certification
- Issuers can recall pools that have not been released for issuance by the system.

### 1.4 Contingencies and Alternate Modes of Operation

The MyGinnieMae Information System (IS) Contingency Plan exists to ensure resumption of time-sensitive operations and services in the event of an emergency and/or disaster (fire, power or communications blackout, tornado, hurricane, flood, earthquake, civil disturbance, etc.). The MyGinnieMae Contingency Plan applies to the functions, operations, and resources necessary to restore and resume operations applicable to MyGinnieMae.

Full Plan activation occurs in the event of a major system failure. At that time, the system fails over to the alternate processing site. Users of the system are notified in accordance with standard IT Operations notification – first that full plan activation is in progress, and again when activation is complete. In addition, the help desk is provided with regular system status updates.

If there is a minor system failure or a planned outage, related outage information including start time, end time, and estimated duration is posted to the MyGinnieMae Portal Public Landing Page. Ginnie Mae is notified, and a message is provided to the help desk for assisting users when they call. This notification is provided a week in advance for planned outages such as a Disaster Recovery exercise.

If Users observe any security related abnormal behavior in MyGinnieMae, they must report the observation to the Pool Processing Agent (PPA) by contacting the help desk at 1-800-234-4662, or email [ginniemae1@bnymellon.com](mailto:ginniemae1@bnymellon.com).

## 2 Getting Started

The Multifamily Pool Delivery Module (MFPDM) project provides an updated application interface to those processes and procedures that are currently supported through the GinnieNET application. Pool Certification processes performed by Document Custodians will remain in GinnieNET, as is, until a later release.

### 2.1 Software Version

The MFPDM application is a web-based solution and is updated at the server level. Users will always be directed to the latest version. Internet Explorer (IE) version 11, Firefox and Chrome are compatible web browsers. The MFPDM application does not support other web browsers.

To access the MFPDM Application via the IE browser, Users may need to disable the browser compatibility settings by following these steps:

1. Open IE browser.
2. Click on the Tools icon on the top right corner of the screen.
3. Click on the Compatibility View Setting option.
4. Ensure the 'Display Intranet sites in Compatibility View' option is not checked.
5. Click on Close to continue.

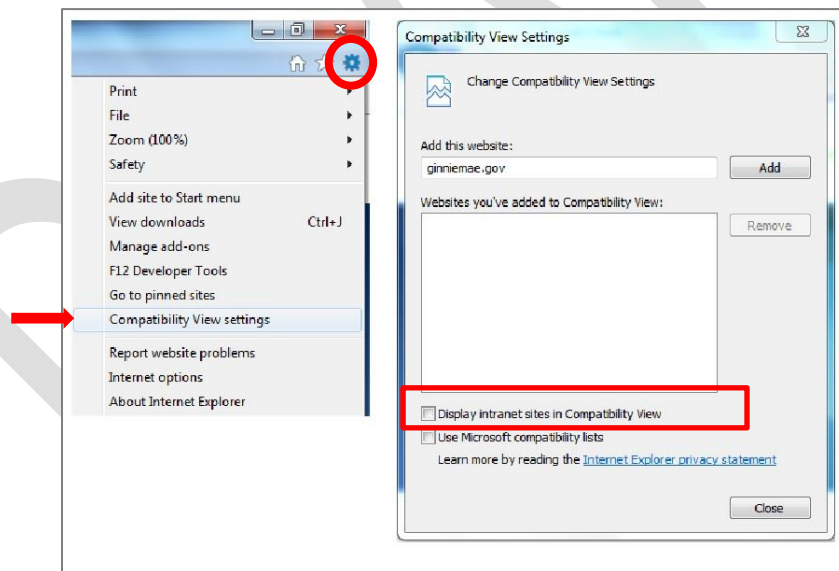


Figure 1: Compatibility Setting



## 2.2 Access Information

There are six user roles associated with MFPDM.

Table 1 - User Access

Role	User	Description
INTERNAL		
Government Employees OSO Operations	OSO Operations	Allowed read-only access within MFPDM
Government Employees OSO Approvers	OSO Approvers	Allowed read-only access within MFPDM
Government Employees OIPM – MF	Ginnie Mae Account Executive (AE)	Allowed cross-Issuer, read-only access within the MFPDM
PPA Operations Administrator	System Administrator - Pool Processing Agent (PPA)	Allowed read-only access within MFPDM Allowed to assign Organization Administrator user roles
EXTERNAL		
Organization Administrators	Members of the Issuer institution who serve as local administrators for the system	Allowed to add, edit, and remove the permissions of all Issuer and Sub-Servicer users in the local system
Data Entry Personnel	Issuers	Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications
Authorized Signer	Issuers	Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit, accept, and reject pools for immediate transfer


## 2.3 Logging On

Please refer to the MyGinnieMae Guide for log in instructions.

The MFPDM application is accessed through MyGinnieMae at <https://my.ginniemae.gov>

**Note:** Only authorized users may access the system. Unauthorized access is a violation of Federal law and may result in disciplinary actions and /or penalties.

To log into MyGinnieMae:

1. Access MyGinnieMae at <https://my.ginniemae.gov>. The following screen displays. Select the  button on the upper right.

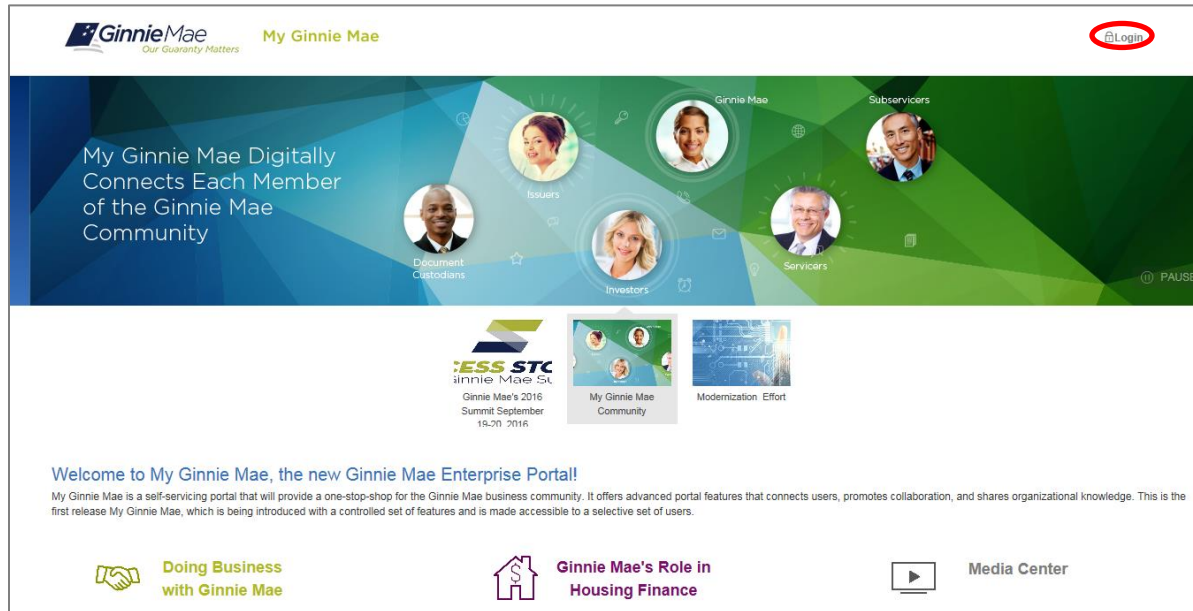


Figure 2: MyGinnieMae Portal Public Landing Page

2. Enter Username and Password and click the  button.


Government Security Disclosure

You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

1. You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.
2. Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.
3. Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except HUD or Ginnie Mae's Chief Information Officer.



[Forgot Password?](#)

Figure 3: MyGinnieMae Login Page

### 2.3.1 Invalid Authorization

The User enters a login Username and password and clicks the LOGIN button. If the authorization is valid, the User is navigated to the MFPDM application. If the Username or password is invalid, the following message is displayed:

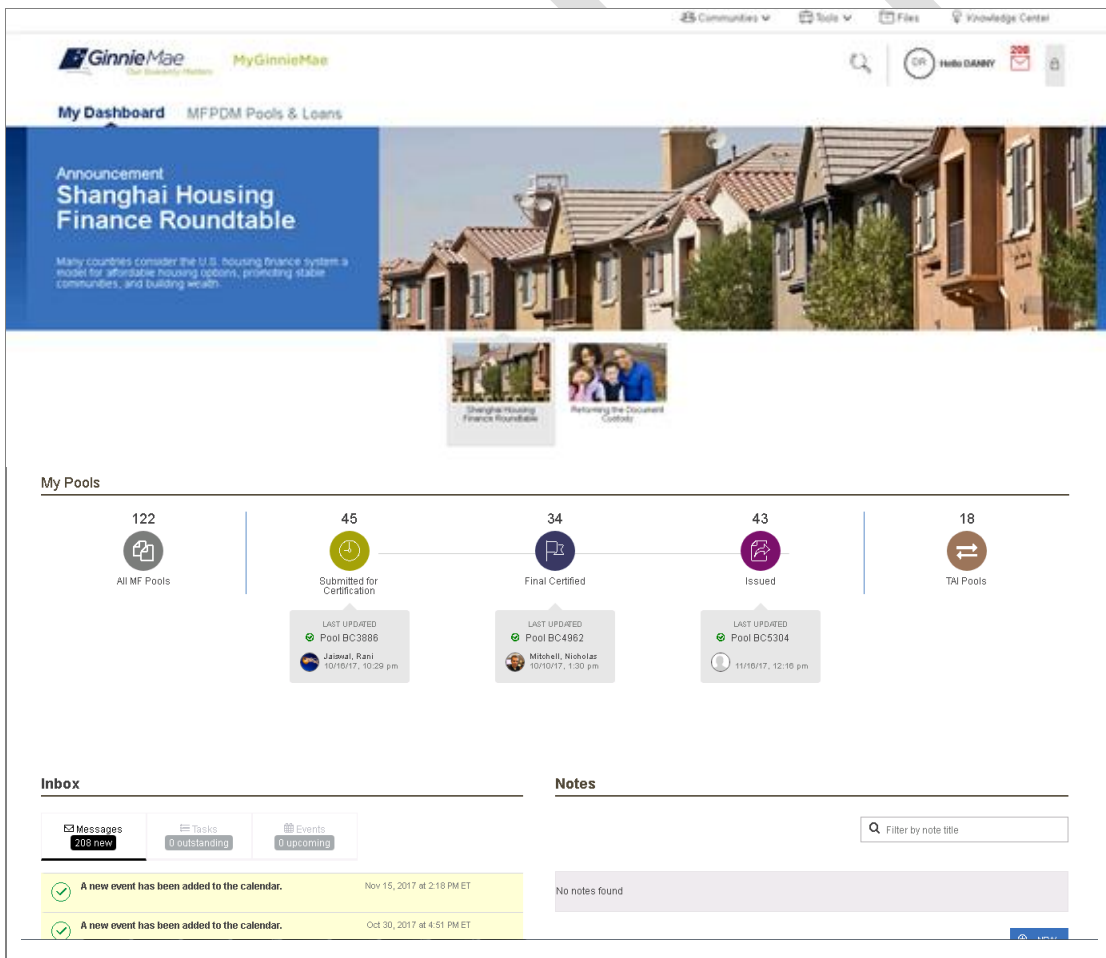
Username or password entered incorrectly.

[Forgot Password?](#)

Figure 4: MyGinnieMae Invalid Login

**Note:** Passwords are case sensitive; make sure that **Caps Lock** is OFF.

If the login is successful, the MyGinnieMae Welcome page displays.



The screenshot displays the MyGinnieMae Welcome Page / My Dashboard. The page features a header with the GinnieMae logo and navigation links. The main content area includes an announcement for the Shanghai Housing Finance Roundtable, a section for My Pools with various status counts and details, an Inbox with messages and tasks, and a Notes section.

**My Pools**

Status	Count	Last Updated	Pool ID	Updated By	Updated At
All MF Pools	122				
Submitted for Certification	45	LAST UPDATED	Pool BC3886	Jaiswal, Rani	10/16/17, 10:29 pm
Final Certified	34	LAST UPDATED	Pool BC4852	Mitchell, Niketia	10/10/17, 1:30 pm
Issued	43	LAST UPDATED	Pool BC5304		11/16/17, 12:16 pm
TAI Pools	18				

**Inbox**

Messages	Tasks	Events
208 new	0 outstanding	0 upcoming

**Notes**

Filter by note title

No notes found

Figure 5: MyGinnieMae Welcome Page / My Dashboard

## 2.4 Forgot Password

In case of a forgotten password, navigate to the Login screen and click the **Forgot Password?** link. A message will appear to follow the step-by-step instructions to reset the forgotten password. This is a standard function of all MyGinnieMae systems. For additional information, please refer to the MyGinnieMae Guide.

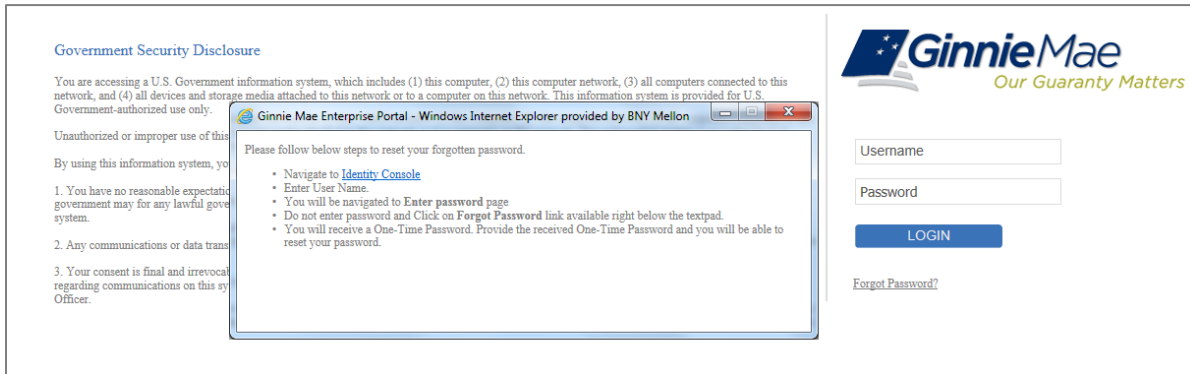


Figure 6: Password Assistance Message

## 2.5 Exit MyGinnieMae / Extend Session

There are two ways in which Users can log out of MyGinnieMae. Users can choose to log out as seen in step 1 below. Alternatively, MyGinnieMae will timeout after 20 minutes of inactivity and automatically log out the User.

1. Click the LOG OUT  [Padlock Icon] on the upper right of the screen to exit the Portal.

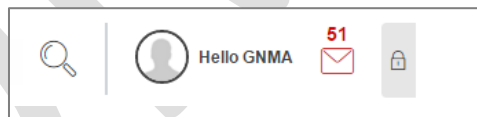


Figure 7: Exit the System

2. The padlock icon then displays the following options:

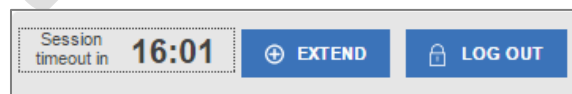



Figure 8: Extend the Session

3. To log out, click the **LOG OUT** button on the right.



4. To extend the session, click the padlock  icon. The Session Timeout screen displays.
5. Click the **EXTEND** button. When the session is extended, the Portal countdown clock is reset to 20 minutes and the cycle repeats.
6. If the application is left without activity for an extended period, the user will receive the following message:

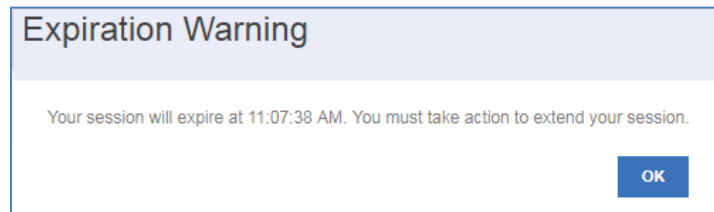



Figure 9: Expiration Warning

7. Clicking  on the Expiration Warning extends the session for twenty (20) minutes.



## **2.6 Solution Menu**

Below is an overview of the solution as it applies to MFPDM.

### **2.6.1 My Dashboard**

My Dashboard includes recent pool updates for the Issuer, system messages and more.

DRAFT

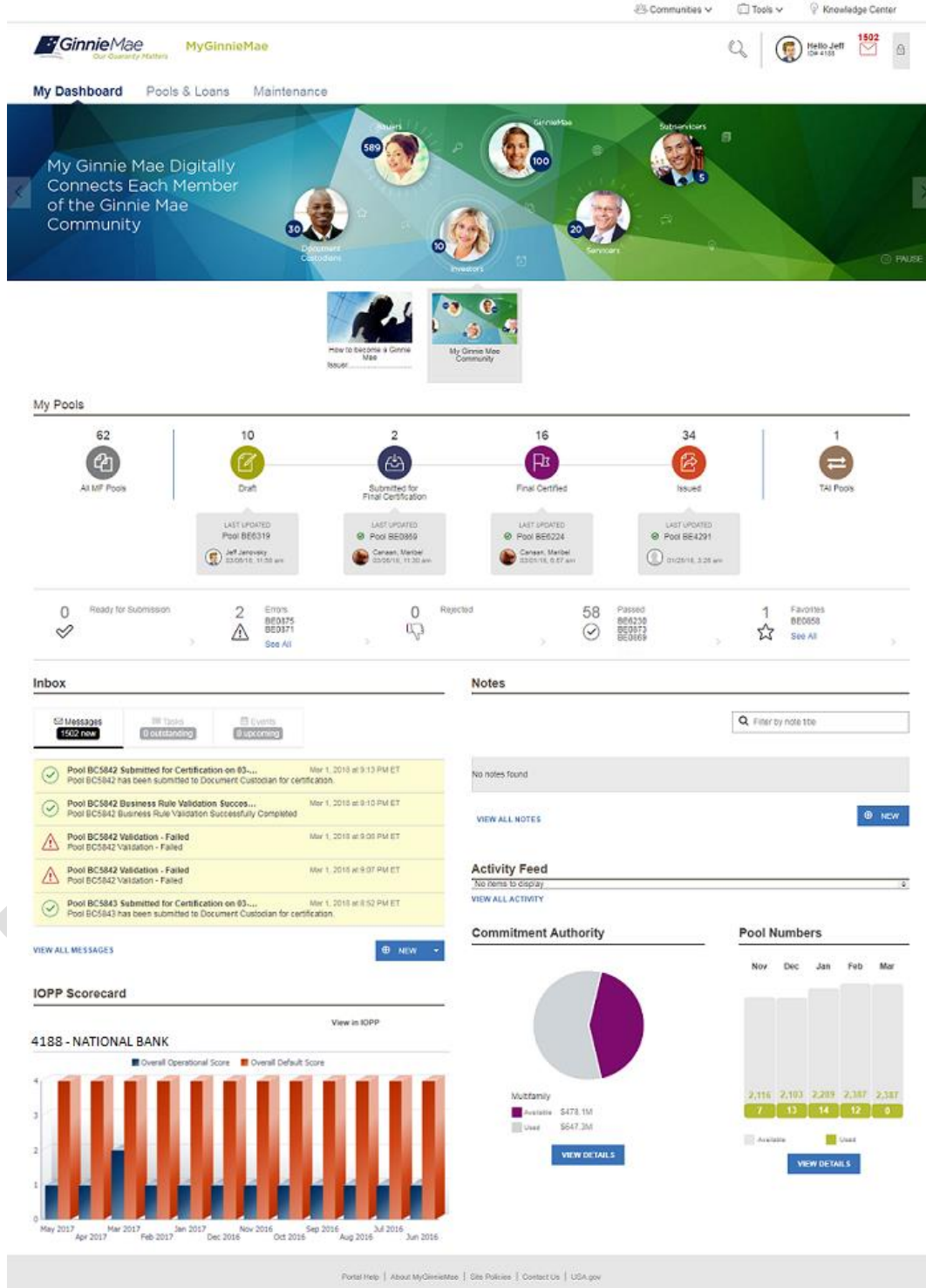


Figure 10: My Dashboard

My Dashboard is organized into the following sections:

## Marquee

The Marquee displays a slideshow of latest news, tours, and quick overview of features within the application.



Figure 11: Marquee

## My Pools

Shows the total count of all pools associated with the selected Issuer along with the individual count of pools per status. Clicking on an individual status navigates to the pool list screen filtered by the respective status.

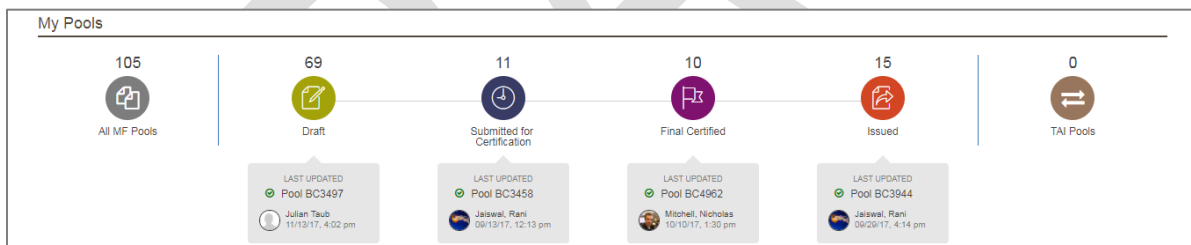


Figure 12: My Pools

## Recent Pool Activity

This section shows information related to recent activity within an Issuer's pools. The three most recently active pools from each category are shown. To view a list of pools within a category, click the "See All" link to navigate to the pool list screen filtered by the respective category.



Figure 13: Recent Pool Activity

## Inbox

This section contains a summary view of Messages, Tasks, and Events. Clicking on "View All Messages" displays a detailed page of the Inbox.

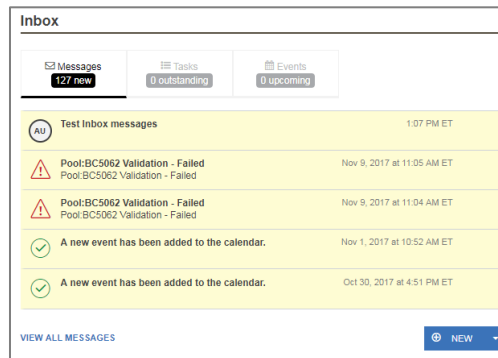


Figure 14: Inbox

## Notes

Add, modify, or delete personal notes entered into the system.

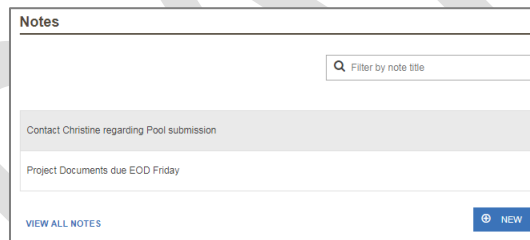


Figure 15: Notes

## IOPP Scorecard

The IOPP scorecard shows an overview of an Issuer’s operational and overall scores. The user will see a list containing the current month’s score along with the prior eleven (11) months for a total period of one (1) year.



Figure 16: IOPP Scorecard

## Commitment Authority

This section contains a pie chart that shows a breakdown of Available and Used Commitment Authority. Hovering over any section of the chart displays more detailed information related to that item. Clicking on “View Details” navigates to the respective Commitment Management (CM) application on GMEP 1.0.

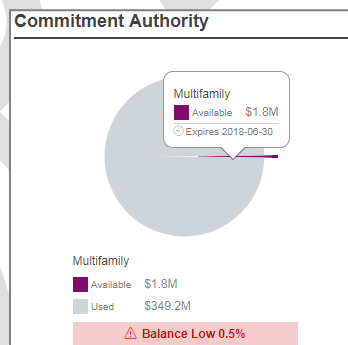


Figure 17: Commitment Authority

## Pool Numbers

This section contains a bar chart that shows a breakdown of Available (grey bar) and Used (green bar) Pool Numbers broken down by month. Hovering over the graph shows more detailed information. Clicking on “View Details” navigates the respective Request Pool Number (RPN) application on GMEP 1.0.

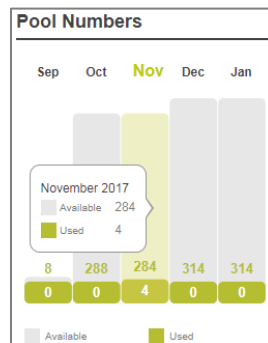



Figure 18: Pool Numbers

## 2.6.2 User Profile

Clicking on the  icon at the upper right displays the user profile.

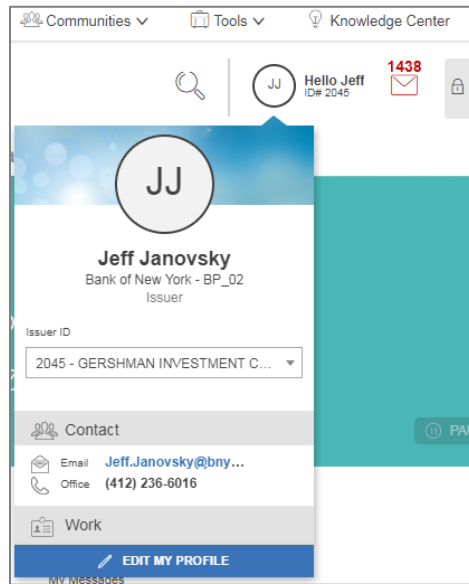


Figure 19: User Profile

1. Select the Issuer ID drop-down menu to change the selected Issuer ID. (Only applicable if Users have access to multiple Issuer IDs).

Figure 20: Edit Profile

2. Users can edit their profile information by clicking .



**Note:** An Issuer Number/Name must be selected upon logging into MyGinnieMae the first time.

### 2.6.3 Change Password

The profile update and password change portlets allow Users to change a password for security reasons on a periodic basis or if it has been forgotten. Users may also change a password at any time.






1. Click on the  icon at the upper right.
2. Click .
3. Click .
4. Click the **Change Security Settings** link at the bottom left of the popup.
5. Click on  and .
6. Enter the current password and then enter the new password twice. The password rules are displayed on the page. Click **Continue**.



Figure 21: Change Password Screen

7. The **Change Image** page will display. Users can choose to change the Image or keep the current selection by clicking **Continue**.

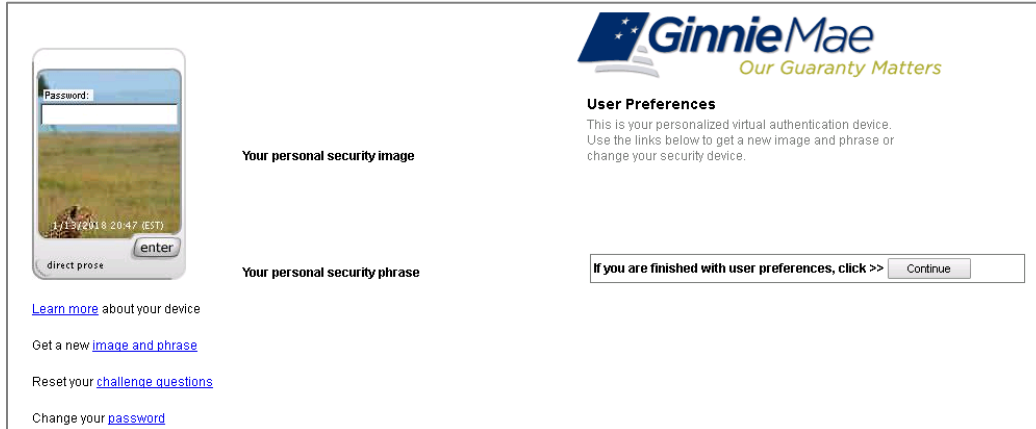


Figure 22: Change Image Screen

8. Users will be redirected to the **Identity Self Service** page, click on **MyGinnieMae Portal** tile to proceed to the Portal and the MFPDM Application.

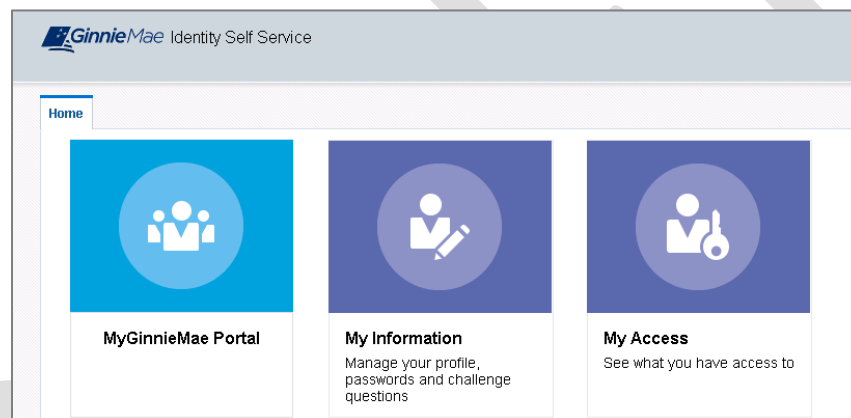




Figure 23: Identity Self Service

**NOTE:** Additional information on password resetting and My Dashboard can be found in the MyGinnieMae Guide, which can be found by clicking on the  **Knowledge Center** option on the top right corner of the screen.

## 2.6.4 Messages

The  icon at the upper right displays the User's most recent messages. In addition users can view all messages from the Inbox section on My Dashboard (see section 2.6.1).

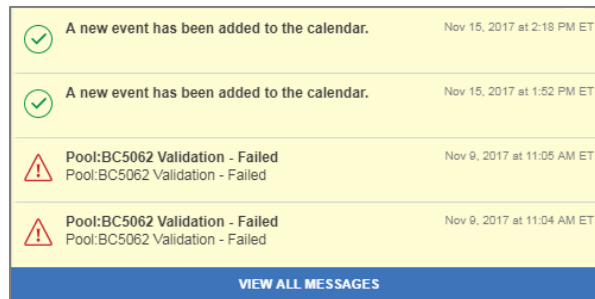


Figure 24: Messages

Users can view all messages by clicking [VIEW ALL MESSAGES](#). Note that pools listed in blue include detailed information. Double-click on a message to view details.

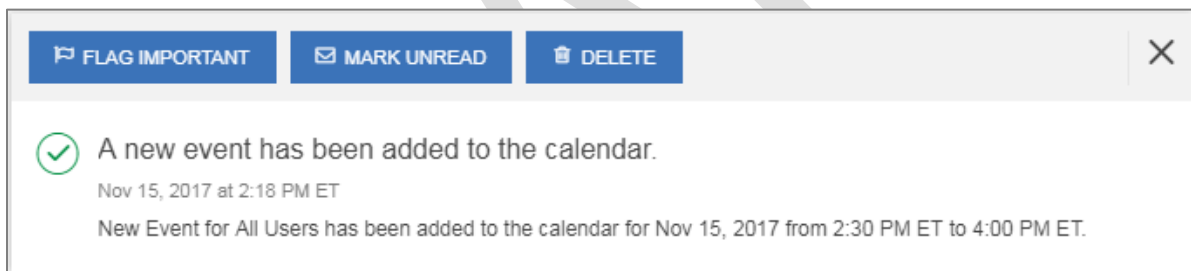


Figure 25: Message Details

Click one of the buttons in the popup to:

- **FLAG IMPORTANT:** message will be marked to save for future reference
- **MARK UNREAD:** the message will be kept in the My Message section
- **DELETE:** the message will be removed

**NOTE:** Additional information regarding Messages, and My Dashboard, can be found in the MyGinnieMae Guide, available on the 'Knowledge Center' on the top right corner of the screen.

## 3 Using the Solution (Online)

Below is an overview of the solution as it applies to MFPDM.

## 3.1 MFPDM Application

### 3.1.1 Navigating to MFPDM

Upon logon, the User is presented with My Dashboard which displays options for navigating to the MFPDM application.

1. To access the MFPDM application, click the **Pools & Loans** tab at the top of the screen.

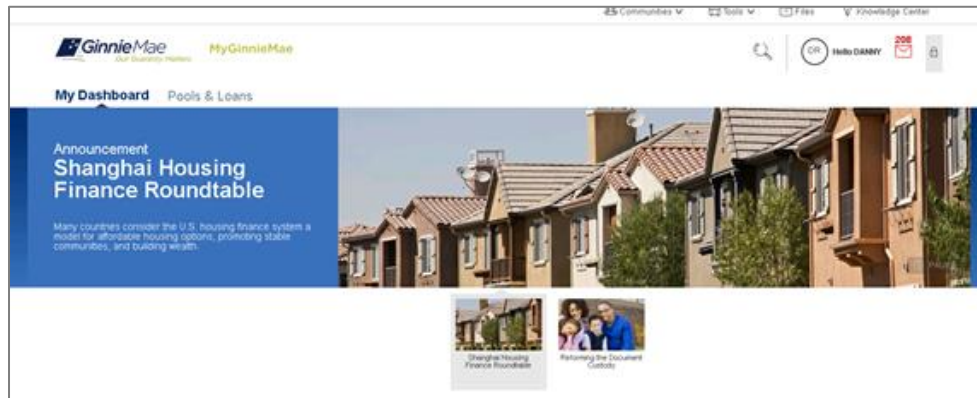


Figure 26: Selecting Pools & Loans Tab to Access MFPDM

2. A One-Time Password (OTP) will be sent to the User's email address and a screen will display prompting User to enter OTP to proceed.

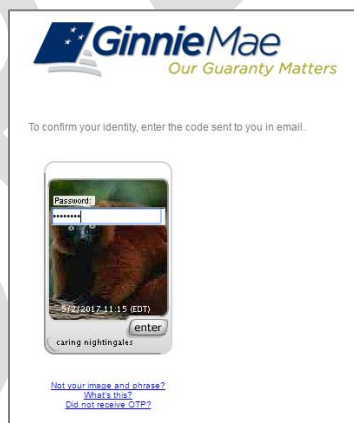


Figure 27: One-Time-Password (OTP) Screen

#### Notes:

- To meet the Federal Government information security requirements, MyGinnieMae utilizes a multi-factor authentication service (MFA) which verifies credentials against a trusted user directory. The MFA generates and emails a highly secure OTP, ensuring only properly authenticated users are authorized access to critical applications and data.

- The system allows three attempts to enter the OTP code correctly. After 3 invalid attempts the OTP is locked. To unlock the OTP Users will need to contact the Ginnie Mae help desk at 1-800-234-4662, Option 1 or email [ginniemae1@bnymellon.com](mailto:ginniemae1@bnymellon.com).

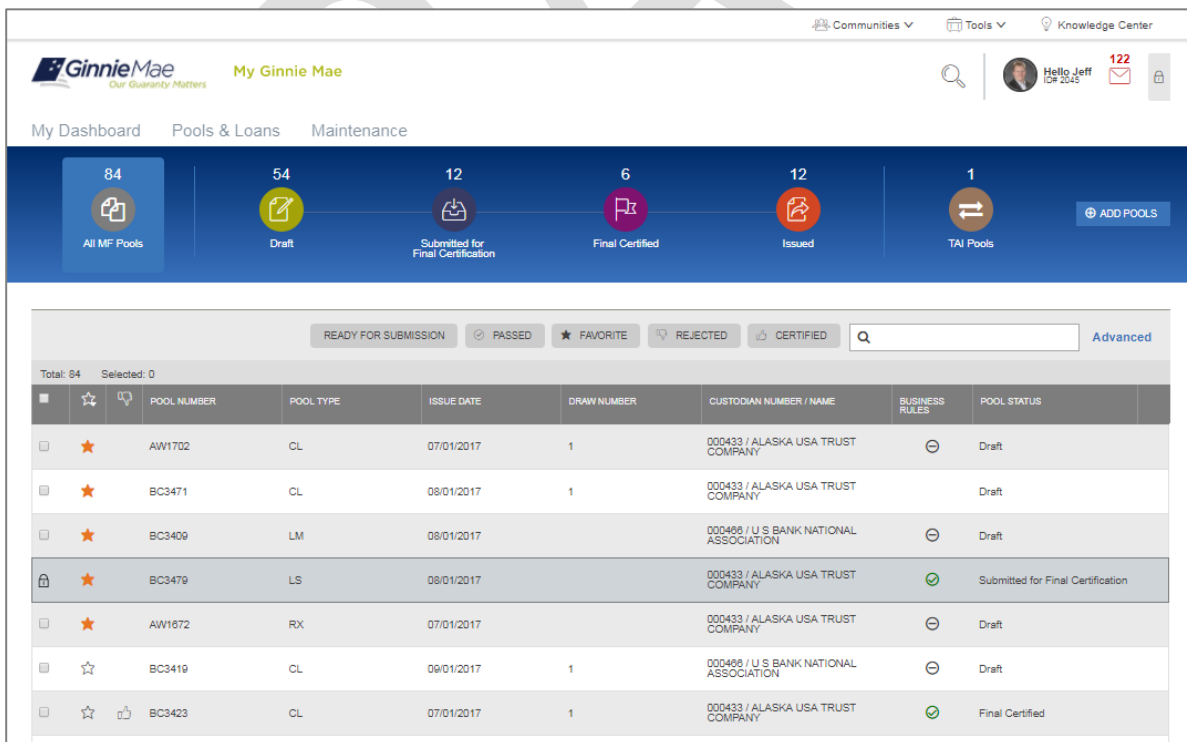
### MFPDM Application OTP Timeout Period

The timeout period for the MFPDM application is determined by the duration of the One-Time Password (OTP) login. The OTP session remains active for two (2) hours. If the two (2) hour OTP session has lapsed and the user is in an active session in MFPDM, the session will remain active and the user may continue to work. If the two hour OTP session has lapsed and the user logs out of an active session in MFPDM, upon reentry, the user is prompted to enter a brand new OTP.

Once the OTP is entered, the Pools & Loans page displays all issuer pools and loans that have been created as drafts, submitted for final certification, final certified, and issued. The header displays a tally of pools by status and the lower half of the screen lists all pools with additional sorting details in each column. The screen also includes a search and filtering section.

### 3.1.2 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.



The screenshot displays the Ginnie Mae Pools & Loans page. The header includes the Ginnie Mae logo, "My Ginnie Mae", and user information (Hello Jeff, ID# 2045). Navigation tabs include "My Dashboard", "Pools & Loans", and "Maintenance". The summary bar shows the following counts: 84 All MF Pools, 54 Draft, 12 Submitted for Final Certification, 6 Final Certified, 12 Issued, and 1 TAI Pools. Below the summary bar is a table of pool details with columns: POOL NUMBER, POOL TYPE, ISSUE DATE, DRAW NUMBER, CUSTODIAN NUMBER / NAME, BUSINESS RULES, and POOL STATUS. The table lists 7 pools, with the 4th pool (BC3479) highlighted as "Submitted for Final Certification".

POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
AW1702	CL	07/01/2017	1	000433 / ALASKA USA TRUST COMPANY	⊖	Draft
BC3471	CL	08/01/2017	1	000433 / ALASKA USA TRUST COMPANY	⊖	Draft
BC3409	LM	08/01/2017		000496 / U.S. BANK NATIONAL ASSOCIATION	⊖	Draft
BC3479	LS	08/01/2017		000433 / ALASKA USA TRUST COMPANY	✓	Submitted for Final Certification
AW1672	RX	07/01/2017		000433 / ALASKA USA TRUST COMPANY	⊖	Draft
BC3419	CL	09/01/2017	1	000496 / U.S. BANK NATIONAL ASSOCIATION	⊖	Draft
BC3423	CL	07/01/2017	1	000433 / ALASKA USA TRUST COMPANY	✓	Final Certified

Figure 28: Pools & Loans Page







### 3.1.2.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.



Figure 29: Header

Table 2: Pool Status Icons

Icon	Stage	Definition
	All MF Pools	Summary of all pools in all stages.
	Draft	Pools that have been saved but not yet submitted
	Submitted for Final Certification	Pools that the Issuer has sent to the Document Custodian for Final Certification.
	Final Certified	Pools that have been Final Certified by the Document Custodian.
	Issued	Pools that have been Issued or Transferred to another issuer at time of submission.
	TAI Pools	Pools that are Transferred at Issuance.

### 3.1.2.2 Add Pools

Clicking on the **ADD POOLS** button provides the option to enter pool information manually or to import pool/loan data.

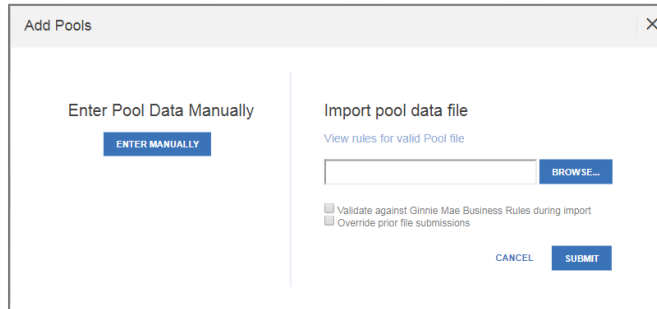


Figure 30: Add Pools

1. Under 'Enter Pool Data Manually', click the **ENTER MANUALLY** button to be taken to the Pool Details screen to manually create a new pool on the Pool Details screen.
2. Under 'Import pool data file', click the **BROWSE...** button to locate a compatible file containing pool/loan data to import.
  - a) Select 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
  - b) Select 'Override prior file submissions' to replace previously entered/imported data.

### 3.1.2.3 Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according the button description.

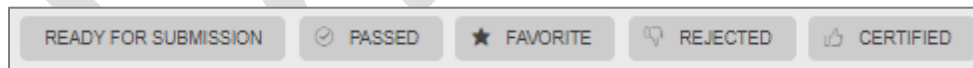


Figure 31: Quick Filters

### 3.1.2.4 Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once at least two characters are entered.

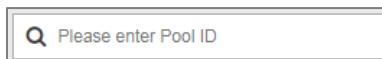


Figure 32: Search

### 3.1.2.5 Advanced Search

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.

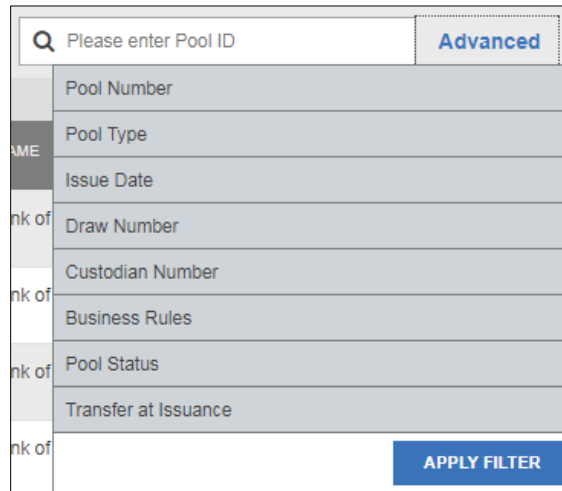
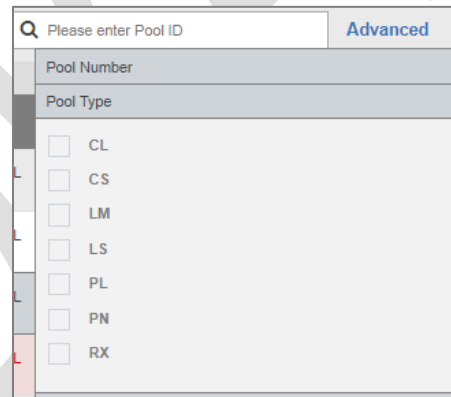


Figure 33: Advanced Search

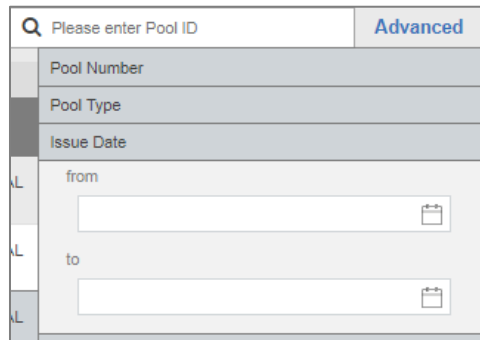
Users can search based on one or more of the following fields:

- Pool Number
- Pool Type

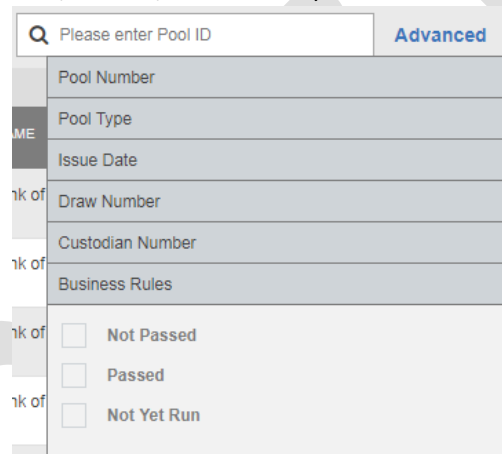


- Issue Date





- Draw Number
- Custodian Number / Name
- Business Rules (Not Passed, Passed, Not Yet Run)



- Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)
- Transfer at Issuance

### 3.1.2.6 Clear Filter

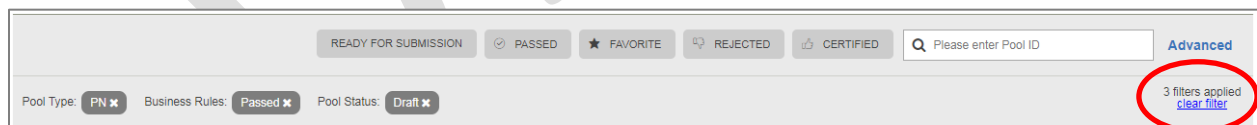








Figure 34: Clear Filter

Users can clear all filters at once by clicking **Clear Filter** on the right. Individual filters may be cleared by clicking on the 'X' on the respective filter.



### 3.1.2.7 Pools List

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

**Table 3: All Pools Columns**

Column	Description
Checkbox <input type="checkbox"/>	Check to edit, validate or submit a pool or multiple in bulk. A  next to the pool indicates that it is locked for editing.
Favorite 	Indicates pool(s) the user has an interest in tracking.
Rejected 	Indicates the pool was rejected during Final Certification.
Pool Number	6 characters alpha numeric number
Pool Type	CL, CS, LM, LS, PN, RX
Issue Date	Pool issue date.
Draw Number	Numeric character that represents the draw number being viewed.
Custodian Number / Name	Name and number of the Document Custodian for a specific pool.
Business Rules	Business Rules not yet run  Passed validation  Did not pass validation 
Pool Status	Current status of the pool (Draft, Submitted for Final Certification, Certified, Issued).

### 3.1.3 Pool Header

<b>Pool AB1234</b> 			<a href="#">EXPORT</a> <a href="#">SAVE</a> 
Issue Type: X - Multifamily (Ginnie Mae I) Issue Date: Business Rules: Not Yet Run Project Number:	Pool Type: Pool Amount: \$ 0.00 Mortgage Amount: \$ 0.00	Submission Type: Security Rate: 0.000 % Interest Rate: 0.000 % Maturity Date:	

**Figure 35: Pool Header**

Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, the Pool Header provides vital information including:

- Pool Number
- Favorite status
- Pool Status
- Issue Type
- Issue Date
- Business Rules status
- Draw Number (if applicable)

- Project Number
- Pool Type
- Pool Amount
- Mortgage Amount
- Submission Type
- Security Rate
- Interest Rate
- Maturity Date












### 3.1.3.1 Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.



Figure 36: Pool Actions

Table 4 - Pool Actions

Function	Definition
	Manually refreshes the screen.
 EDIT	If the pool has not yet been submitted, edit the pool/loan information.
 VALIDATE	Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.
 DELETE	Delete a pool, loan, or loans, when a pool is in Draft status.
 CANCEL	Cancel current edits on a screen.
 SAVE	Save changes.
 SUBMIT	Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.
 RECALL	Available to pools that are in the <i>Submitted for Final Certification</i> and <i>Final Certified</i> status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only)
 EXPORT	Export pool/loan data.
 DOCS	Create/generate forms or reports.
 MORE ...	When there are more than 4 action buttons available they will appear under More.

### 3.1.3.2 Contact Cards

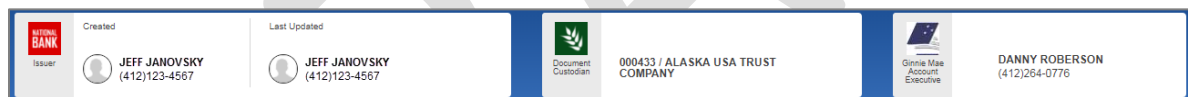


Figure 37: Contact Cards

Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, Contact Cards provide the following information:

- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive

### 3.1.4 Pool Details Page

Based on the *Schedule of Subscribers and GNMA Guaranty/Contractual Agreement* (HUD-11705) form, this page allows Users to enter Pool data and complete the *Certification and Agreement* (HUD-11711-B) form.



Pool AB1234

Issue Type: X - Multifamily (Ginnie Mae I)  
Issue Date:  
Business Rules: Not Yet Run  
Project Number:

Pool Type:  
Pool Amount: \$ 0.00  
Mortgage Amount: \$ 0.00

Submission Type:  
Security Rate: 0.000 %  
Interest Rate: 0.000 %  
Maturity Date:

EXPORTSAVE

Pool Details

Header Information

\* Pool Number

AB1234

\* Issue Date

Issue Type

X Multifamily (Ginnie Mae I)

\* Pool Type

\* Submission Type

General Information

\* Pool Tax ID

Initial Pay Date

\* Delivery Date

Unpaid Balance Date

Amortization Method

Concurrent Date (CD)

Rates

\* Security Interest Rate

Mortgage Interest Rate

Servicing Fee

Maturity

\* Maturity Date

Master Agreements

Custodian Number / Name

Subservicer Number / Name

Transfer at Issuance (TAI)

Yes

No

Principal & Interest Account

ABA / Federal Routing Number

Account Number

Escrow Accounts

ADD

ABA / FEDERAL ROUTING NUMBER

ACCOUNT NUMBER

No data available.

Subscriber

ADD

ABA NUMBER / DELIVER TO

DESCRIPTION

POSITION (IN \$)

No data available.

Total\$ 0.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts — P&I Payment Amount

UPB Amount

FHA Totals — Quantity

UPB Amount

USDA Rural Development Totals — Quantity

UPB Amount

Additional Information — Weighted Average Interest Rate

\* = Required Field

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Figure 38: Pool Details Page

**Note:** Fields marked with an asterisk (\*) are required to save a pool.

Table 5: Pool Details Field List

Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six-alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool

May 2018

Page 28



Field Name	Section	Description
		Number are letters. The number is pre-assigned by Ginnie Mae.
Issue Date*	Header Information	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month of issue. The field uses a MM/DD/YYYY format (e.g., 01/01/2017).
Issue Type	Header Information	The Issue Type for Multifamily pools will always be "X" indicating that these are Ginnie Mae I pools. Issue Type is system-generated.
Pool Type*	Header Information	Multifamily Pool Types describe the type of mortgages backing the pool. <ul style="list-style-type: none"> <li>• CL-Construction Loan</li> <li>• CS-Construction Loan Split-Rate</li> <li>• PN-Project Loan – Non-Level Payment</li> <li>• LM-Project Loan – Modified Loan/Mature Loan</li> <li>• LS-Project Loan – 538/515/Small Loans</li> <li>• RX-Project Loan – Mark to Market</li> </ul>
Submission Type*	Header Information	The type of Multifamily pool submission. <ul style="list-style-type: none"> <li>• 01-Initial Construction Loan</li> <li>• 02-Construction Loan Draw</li> <li>• 03-Project Loan Conversion</li> <li>• 04-Initial Project</li> <li>• 05-Final Draw/PN Conversion</li> </ul>
Pool Tax ID*	General Information	The tax identification number assigned to the pool, if available.
Initial Pay Date*	General Information	The date of the first security payment (system generated).
Delivery Date*	General Information	The date on which Issuers execute settlement with their purchaser. When saving the pool record, the system will check to make sure that the Delivery Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Delivery Date must be within the same month as the Issue Date.
Unpaid Balance Date	General Information	The next mortgage payment date (system generated).
Amortization Method	General Information	The Amortization Method for all Multifamily pools is 'Concurrent Date (CD)' (system generated).
Security Interest Rate*	General Information	<p>The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.</p> <p>Project Loans and Construction Loans "Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is:</p> <ul style="list-style-type: none"> <li>• For securities backed by a PN, LM, or RX pool, at least one-quarter of one percent (25 basis</li> </ul>



Field Name	Section	Description
		<p>points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan;</p> <ul style="list-style-type: none"> <li>For securities backed by an LS pool, at least one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)</li> </ul>
Mortgage Interest Rate	General Information	The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pools added.
Servicing Fee	General Information	<p>The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula:  <math>\text{Servicing Fee} = (\text{Mortgage Interest Rate} - \text{Security Interest Rate} - \text{Guarantee Fee})</math></p> <p>The Guaranty Fee for all Multifamily Programs is 13 basis points.</p>
Maturity Date*	General Information	<p>The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan's last payment date.</p> <p>If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions:</p> <ol style="list-style-type: none"> <li>The Maturity Date of the initial draw has not expired; and</li> <li>Ginnie Mae has approved the extension in writing.</li> </ol>
Cross-Reference Pool	General Information	PN/PL Pool ID which is reserved for the associated CL/CS Pool.
Security Interest Split Rate	General Information	For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.
PL/PN Security Rate	General Information	The security interest rate that applies to the PL/PN conversion pool
Custodian Number/Name	Master Agreements	The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package until it is replaced by another such institution.



Field Name	Section	Description
		Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears.
Subservicer Number/Name	Master Agreements	The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.
Transfer at Issuance (TAI) Indicator	Master Agreements	Used to indicate if a pool is to be transferred upon issuance to the selected Issuer.  *NOTE: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.
Principal & Interest ABA/Federal Routing Number	Master Agreements	The non-interest bearing account ABA/federal routing number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Principal & Interest Bank Account Number	Master Agreements	The non-interest bearing bank account number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Escrow Accounts ABA/Federal Routing Number	Master Agreements	The ABA/federal routing number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
Escrow Accounts Bank Account Number	Master Agreements	The bank account number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
ABA Number/Deliver To	Subscriber	The account assigned to the participant.
Description	Subscriber	The name of the FRB participant.
Position (in \$)	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the

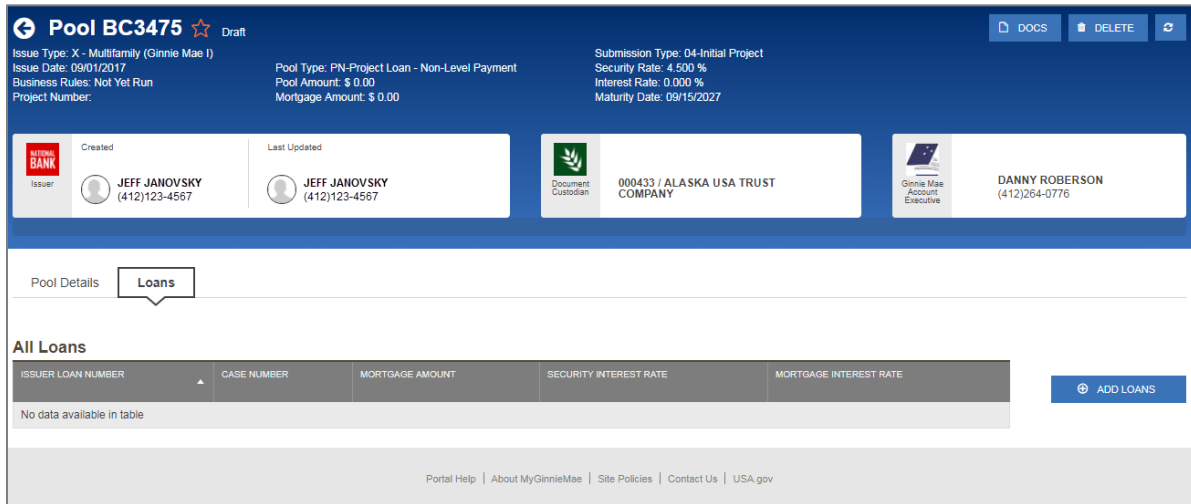




Field Name	Section	Description
		Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be less than \$1,000.00.
Total Position	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscribers must be added until 100% of the pool has been accounted. The total may not be less than \$1000.00.
Pool Document Requirement Indicator	Certification and Agreement - Form 11711B	<p>If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option.</p> <p>If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second "No Mortgages..." radio button.</p> <p>Note also that the Document Custodian must receive the HUD-11711A form prior to the Initial Certification of the pool. In addition, the desktop application of GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected. the User will receive a system-generated error message if they attempt to assemble the pool.</p>
Total Amounts - P&I Payment Amount	Pool Statistics	The total of all P&I payment amounts from all loans associated with a pool.
Total Amounts - UPB Amount	Pool Statistics	The total of all UPB amounts from all loans associated with a pool.
FHA Totals - Quantity	Pool Statistics	The total number of FHA loans associated with a pool.
FHA Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all FHA loans associated with a pool.
USDA Rural Development Totals - Quantity	Pool Statistics	The total number of USDA loans associated with a pool.
USDA Rural Development Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all USDA loans associated with a pool.
Additional Information - Weighted Average Interest Rate	Pool Statistics	The calculated weighted average interest rate of all loans associated with a pool.

### 3.1.5 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.



**Pool BC3475** ★ Draft

Issue Type: X - Multifamily (Ginnie Mae I)  
Issue Date: 09/01/2017  
Business Rules: Not Yet Run  
Project Number:

Pool Type: PN-Project Loan - Non-Level Payment  
Pool Amount: \$ 0.00  
Mortgage Amount: \$ 0.00

Submission Type: D4-Initial Project  
Security Rate: 4.500 %  
Interest Rate: 0.000 %  
Maturity Date: 09/15/2027

**Created**  
**JEFF JANOVSKY**  
(412)123-4567

**Last Updated**  
**JEFF JANOVSKY**  
(412)123-4567

**Document Custodian**  
000433 / ALASKA USA TRUST COMPANY

**Ginnie Mae Account Executive**  
**DANNY ROBERSON**  
(412)264-0776

**Pool Details** **Loans**

**All Loans**

ISSUER LOAN NUMBER	CASE NUMBER	MORTGAGE AMOUNT	SECURITY INTEREST RATE	MORTGAGE INTEREST RATE
No data available in table				

[ADD LOANS](#)

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Figure 39: Loans Page

Table 6: All Loans Field List

Field Name	Description
Issuer Loan Number	The Issuer's loan number.
Case Number	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.
Mortgage Amount	The original loan amount.
Security Interest Rate	The rate of interest payable by the Issuer to the security holders.
Mortgage Interest Rate	The interest rate of the mortgage.

Clicking on the [ADD LOANS](#) button provides the option to enter loan information manually on the Loan Details screen.



### 3.1.6 Loan Details Page

Based on the *Schedule of Pooled Mortgages* (HUD-11706) form, this page allows Users to enter Loan data.

Pool BC3409

Draft

+ MORE ...

DELETE

VALIDATE

EDIT

Issue Type: X - Multifamily (Climax Main I)

Pool Type: LM-Project Loan - Modified Loan/Mature Loan

Submission Type: 04-Initial Project

Issue Date: 09/01/2017

Pool Amount: \$ 500,000.00

Security Rate: 6.000 %

Business Rules: Not Yet Run

Mortgage Amount: \$ 500,000.00

Interest Rate: 6.500 %

Project Number: 000000012345555

Maturity Date: 10/15/2055

Created

09/05/2017

Last updated

09/05/2017

Issuer

Mukul Ayachit

Document Custodian

000466 / U S BANK NATIONAL ASSOCIATION

Give Note Account Executive

Aaron Eckhart

(555) 123-4569

Pool Details

Loans

Loan 08989898666667

X

General Information

\* Issuer Loan Number

08989898666667

\* Mortgage Type

FHA

\* Mortgage Interest Rate

6.500 %

\* Mortgage Amount

\* Original Principal Balance

\$ 500,000.00

\* Unpaid Balance

\$ 500,000.00

\* Principal & Interest

\$ 3,199.01

Term of Mortgage

\* Years

30

Months

0

Pay Dates

\* First

02/01/2017

\* Last

01/01/2042

Mortgage Note Dates

\* Loan Origination

01/01/2014

Initial Endorsement

Final Endorsement

01/01/2014

Prepayment Provisions

Are there any prepayment provisions?

☒ Yes ☐ No

Lockout Term

Lockout End Date

Prepayment Premium Period

Prepayment End Date

Prepayment Description

Indicators

MIN

MOM

☐ Yes ☒ No

Loan Codes

\* FHA/USDA Case Number

000000012345555

Loan Type Code

\* Section of the Act

223(a)(7)(D)(2)(3)(f) Refinancing

Ratios

Debt Service Coverage Ratio

Loan to Value Ratio

Annex-Special Disclosures

\* Identifier

RIDER 1

\* Description

NOTE (MANISTATE) OF

Non-Level Payment Provisions

\* Identifier

Accel. Schedule 2

\* Description

Non Level Payments

Non-Level Payment Schedule

ENTRY	PAYMENT CHANGE DATE	SECURITY RATE	INTEREST RATE	PMI
1	03/01/2015	6.000 %	6.250 %	\$ 3,200.00
2	03/01/2017	6.000 %	6.500 %	\$ 3,201.00
3	04/01/2018	6.000 %	6.500 %	\$ 3,202.00

Modified Loan History

ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE	LAST PAY DATE	INTEREST RATE
1	\$ 3,100.00	\$ 500,000.00	\$ 500,000.00	02/01/2015	01/01/2042	6.500 %
2	\$ 3,199.00	\$ 500,000.00	\$ 500,000.00	02/01/2016	01/01/2042	6.500 %
3	\$ 3,199.01	\$ 500,000.00	\$ 500,000.00	02/01/2017	01/01/2042	6.500 %

Certify Loan

Mortgagor Information

\* Name of Mortgagor

A Mortgagor

\* Property Site Address

55 water street

\* City

new york

\* State

New York

\* Zip Code

10004-

\* = Required Field

Figure 40: Loan Details Page



**Note:** Fields marked with an asterisk (\*) are required to save a loan.

**Table 7: Loan Details Field List**

Field Name	Section	Description
Issuer Loan Number	General Information	The Issuer's loan number.
Mortgage Type	General Information	Select the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Loan to Cost	General Information	Applies to USDA loans only. The standard loan-to-value of the mortgage.
Mortgage Amounts – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Mortgage Amounts – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Mortgage Amounts – Principal & Interest	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Mortgage Amounts – Approval Date	General Information	If the loan amount has been changed, the date upon which this change was approved.
Term of Mortgage – Years	General Information	The length of the loan in years.
Term of Mortgage – Months	General Information	If the term of the loan includes a partial year, the number of months can be entered in conjunction with the number of years (i.e. 126 month total term would be entered as 10 years 6 months)
Pay Dates – First	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Mortgage Note Dates – Loan Origination	General Information	The date the loan was originated.
Mortgage Note Dates – Initial Endorsement	General Information	The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.



Field Name	Section	Description
Mortgage Note Dates – Final Endorsement	General Information	Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.
Prepayment Provisions – Are there any prepayment provisions?	General Information	Yes / No radio button to show/hide Prepayment Provision options. 'Yes' is selected by default.
Prepayment Provisions – Lockout Term	General Information	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enter a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 0120-2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Provisions – Prepayment Premium Period	General Information	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.
Prepayment Provisions – Prepayment End Date	General Information	The provision to the mortgage note that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).
Prepayment Provisions – Prepayment Description	General Information	The provision to the mortgage note that identifies the prepayment premium period by years.



Field Name	Section	Description
Indicators – MIN Number	General Information	The Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. Optional
Indicators – MOM Indicator	General Information	MERS as original mortgagee Yes or No.
Agency Details – FHA/USDA Case Number	General Information	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.
Agency Details – Loan Type Code	General Information	FHA, FHA Title I, or USDA.
Agency Details – Section of the Act	General Information	The FHA Housing Section of the Act.
Agency Details – Development Cost	General Information	Applies to USDA loans only. The total development cost of project which is located on the Loan Note Guarantee.
Ratios – Debt Service Coverage Ratio	General Information	
Ratios – Loan to Value Ratio	General Information	The standard loan-to-value of the mortgage.
Annex-Special Disclosures – Identifier	General Information	A brief identifier for an Annex-Special Disclosures value.
Annex-Special Disclosures – Description	General Information	Description of the prepayment of the project and any other Special Disclosure information related to the project.
Annex-Special Disclosures – Save to Maintenance	General Information	Used to save a newly entered Annex-Special Disclosures value to maintenance for use with a future loan.
Non-Level Payment Provisions – Identifier	General Information	A brief identifier for a Non-Level Payment Provisions value.
Non-Level Payment Provisions – Description	General Information	Unlimited text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.
Non-Level Payment Provisions – Save to Maintenance	General Information	Used to save a newly entered Non-Level Payment Provisions value to maintenance for use with a future loan.
Non-Level Payment Schedule – Entry (Number)	General Information	The chronological number associated with a Non-Level Payment Schedule entry.
Non-Level Payment Schedule – Payment Change Date	General Information	The date associated with a change in payment for the loan.
Non-Level Payment Schedule – Security Rate	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.



Field Name	Section	Description
Non-Level Payment Schedule – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Non-Level Payment Schedule – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Entry (Number)	General Information	The chronological number associated with a Modified Loan History entry.
Modified Loan History – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to \$100,000.00.
Modified Loan History – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Modified Loan History – First Pay Date	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Modified Loan History – Last Pay Date	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Modified Loan History – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Certify Loan – “I Agree”	General Information	A checkbox indicating certification agreement for mature loans.
Name of Mortgager	Mortgager Information	The name of the person(s) to whom the mortgage was issued.
Property Site Address	Mortgager Information	The property site address for the mortgage.
City	Mortgager Information	The city for the mortgage.
State	Mortgager Information	The state for the mortgage.
Zip Code	Mortgager Information	The zip code for the mortgage.



### 3.1.7 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different draw number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

Pool BE3429

Draft

Issue Type: X - Multifamily (Ginnie Mae I)

Issue Date: 12/01/2017

Business Rules: Passed

Project Number: 000000023908723

Draw Number: 2

Pool Type: CL-Construction Loan

Pool Amount: \$ 150,000.00

Mortgage Amount: \$ 500,000.00

Submission Type: 05-Final Draw/PN Conversion

Security Rate: 4.500 %

Interest Rate: 5.000 %

Maturity Date: 11/15/2027

+ MORE ...

CANCEL

SAVE

VALIDATE

RENEW

U.S. BANK

Issuer

Created

12/12/2017

Last Updated

12/14/2017

Jeff Janovsky

NA

Jeff Janovsky

NA

Document Custodian

000466 / U.S. BANK NATIONAL ASSOCIATION

Ginnie Mae Account Executive

Siva Pamulapati

123-456-7890

Pool Details

Loans

Draw History Details

APPROVED ADVANCES										
DRAW NUMBER	DRAW/ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS		
1	12/01/2017	1	\$ 350,000.25	\$ 350,000.25	\$ 350,000.00	\$ 350,000.00	\$ 0.25	Issued		
2	01/01/2018	2	\$ 149,999.75	\$ 500,000.00	\$ 149,998.00	\$ 499,998.00	\$ 2.00	Draft		
<div>+ ADD ADVANCE</div>										
Final Advance Amount					\$ 0.00					
Approved Amount to Date					\$ 500,000.00					
Cumulative Requested Amount					\$ 499,998.00					
					<input checked="" type="checkbox"/> Modify Mortgage Amount					
Old Mortgage Amount					\$ 500,000.00	Old P & I Amount	\$ 5,303.28			
New Mortgage Amount					\$ 525,000.00	New P & I Amount	\$ 5,401.23			
Comment										
Approval Date					12/13/2017					

Figure 41: Draw History Details Page

May 2018

Page 39





Table 8: Draw History Details Field List

Field Name	Description
Draw Number	A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.
Draw Issue Date	The Issue Date taken from the Multifamily Pool Details record. System generated.
Advance Number	The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.
Approved Advances – Advance Amount	The amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Approved Advances – Cumulative Approved Amount	The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Requested Amount	The security amount requested for a draw. It must be at least \$1,000.00.
Cumulative Requested Amount	The cumulative security amount requested for all draws.
Remaining Advance Amount	The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.
Status	The status of an individual draw associated with a pool.
Final Advance Amount	Balance of loan after most recent draw.
Approved Amount to Date	Total amount of approved mortgage to date.
Cumulative Requested Amount	Total amount of requested draws.
Modify Mortgage Amount	Section to allow Issuers to change the mortgage amount
Old Mortgage Amount	The original, or previous, Mortgage Amount associated with a loan.
Old P & I Amount	The original, or previous, Principal and Interest Amount associated with a loan.
New Mortgage Amount	The new Mortgage Amount associated with a loan.
New P & I Amount	The new Principal and Interest Amount associated with a loan.
Comment	A text field to enter a brief note associated with changing of the Mortgage Amount.
Approval Date	The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.

## 3.2 Pool/Loan Data Export

### 3.2.1 From Pools & Loans

There are two ways to export pool and loan details from the Pools & Loans screen:

The screenshot shows the Pools & Loans screen with a top navigation bar containing status filters: All MF Pools (26), Draft (15), Submitted for Final Certification (4), Final Certified (3), Issued (4), and TAI Pools (0). Below the navigation bar is a table of pool data. The table has columns for Pool Number, Pool Type, Issue Date, Draw Number, Custodian Number / Name, Business Rules, and Pool Status. The first row is highlighted in yellow and has a checkbox selected. Below the table is an 'EXPORT' button.

Pool Number	Pool Type	Issue Date	Draw Number	Custodian Number / Name	Business Rules	Pool Status
BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✗	Draft
BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3437	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3435	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Submitted for Final Certification


Figure 42: Export – Pools & Loans

### Multiple Pools

1. Select the checkbox (✓) on the row(s) of the pool(s) to be exported.
2. Click the **EXPORT** button that appears just above the pool table.

The screenshot shows the 'Export Pools' pop-up dialog. It has a title bar with a close button (X). The main content area says 'The following Pools will be Exported:' and lists two pools: BE3458 and BE3457, each with a close button (X). At the bottom is an 'EXPORT' button.

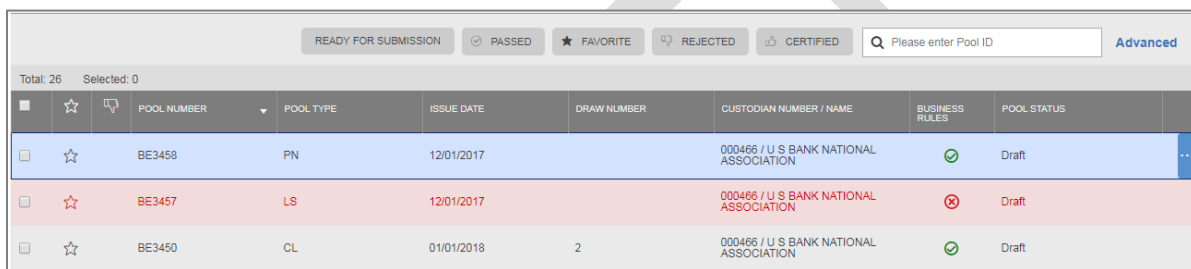
Figure 43: Export Pools Pop-up

3. From the Export Pools pop-up, click the  button again to confirm the action.
4. The pool and loan data is exported in a text file (\*.txt) format to the default browser download directory.

**Note:** From the Export Pools pop-up, Users can select the 'X' next to a Pool Number to exclude it from being exported.

### Single Pool

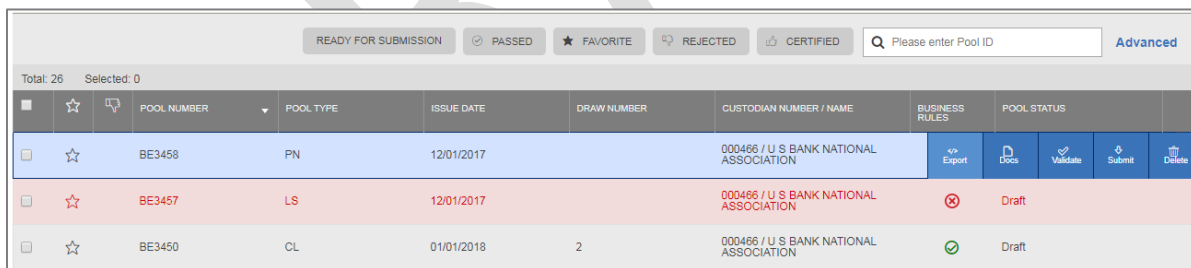
1. Hover-over the far right side of the row of the pool to be exported.



POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✗	Draft
BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft

Figure 44: Export – Hover

2. Click the Ellipsis (...) when it appears.



POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BE3457	LS	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✗	Draft
BE3450	CL	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft

Figure 45: Export – Row Actions

3. Click the **Export** button.

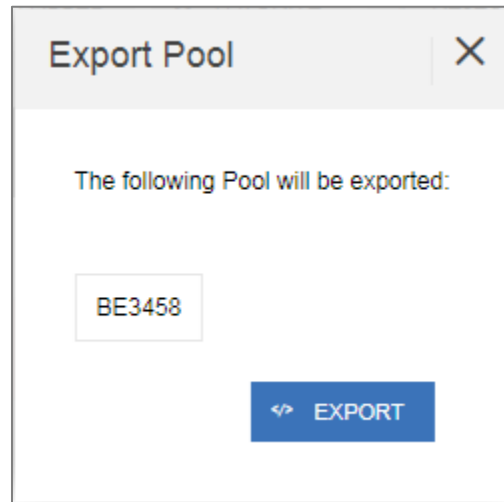


Figure 46: Export Pool Pop-up

4. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
5. The pool and loan data is exported in a text file (\*.txt) format to the default browser download directory.

### 3.2.2 Pool or Loan Details

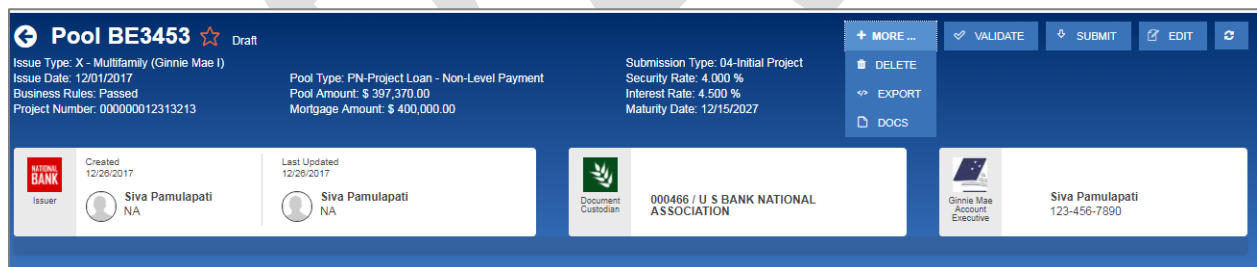


Figure 47: EXPORT Option

1. From the Pool Details (Loan Details or Draw History Details) screen, select the **+ MORE ...** button\* from the header.
2. Click the **EXPORT** button.

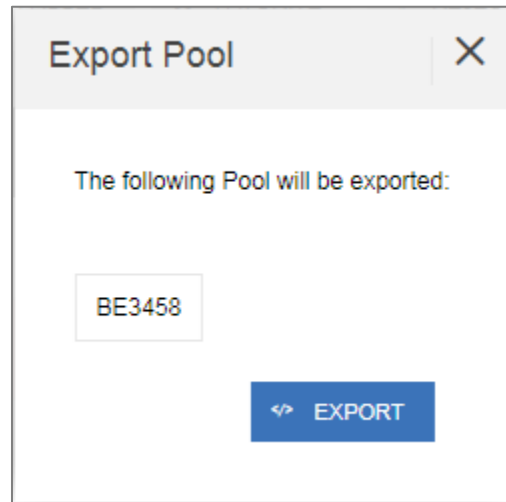



Figure 48: Export Pool Pop-up

3. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.
4. The pool and loan data is exported in a text file (\*.txt) format to the default browser download directory.

**Note:** The number and selection of actions available directly from the header depends on the screen selected, Pool Status, and other factors. As such, the  **MORE ...** button may not be shown. If the button is not shown, skip to Step 2.

### 3.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.



**Maintenance** [EDIT](#)

Annex-Special Disclosures

IDENTIFIER	DESCRIPTION
12 new	12 Annex
asdfwer	asdfwerasdfwerasdfwerasdfwerasdfwer

Non-Level Payment Provisions

IDENTIFIER	DESCRIPTION
1 new NLP	1 new Annex, 1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1
12 new NLP	12 new NLP

Subscribers

ABA NUMBER	DELIVER TO
000233352	PNC/
021000021	BNYMellon/

Document Custodian

CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500		New Jersey	63526-4585	06/25/2009	
000466	U S BANK NATI...						06/25/2009	

Portal Help | About MyGinnieMae | Site Policies | Contact Us | USA.gov

Figure 49: Maintenance Page

### 3.3.1 Add/Modify/Delete Annex-Special Disclosure

To add an Annex-Special Disclosures value:

1. Click [EDIT](#) at the top right-hand corner of the Maintenance screen.
2. Click [+](#) **ADD** button under Annex-Special Disclosures section.
3. Enter an Annex-Special Disclosures **Identifier** value.

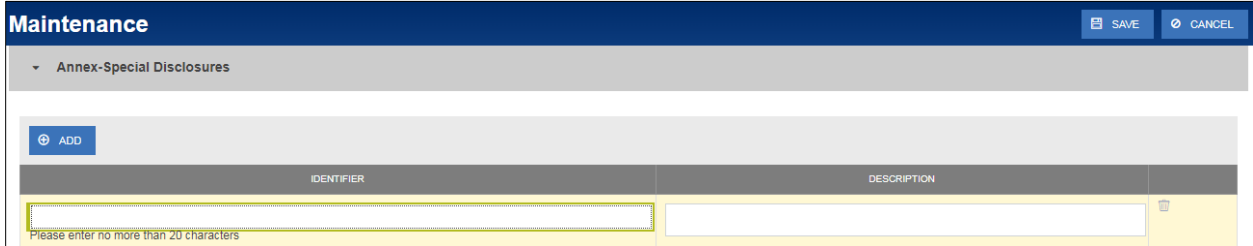

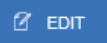



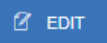


Figure 50: Add New Annex - Special Disclosure

4. Enter an Annex-Special Disclosures **Description**.
5. Click .


To modify an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Annex-Special Disclosures **Identifier** or **Description** field to modify.
3. Enter the new field value.
4. Click .

To delete an Annex-Special Disclosures value:



1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Annex-Special Disclosures value to delete.
3. Click .

To cancel adding an Annex-Special Disclosures value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 3.3.2 Add/Modify/Delete Non-Level Payment Provision

To add a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Non-Level Payment Provisions section.
3. Enter a Non-Level Payment Provision **Identifier** value.

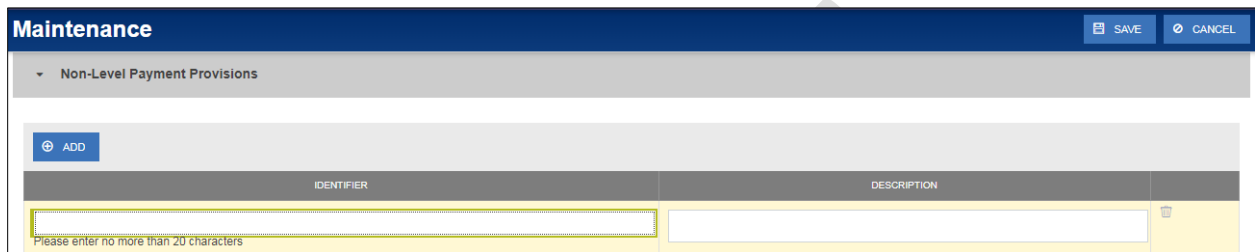

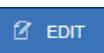



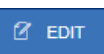


Figure 51: Add New Non-Level Payment Provision

4. Enter a Non-Level Payment Provision **Description**.
5. Click .

To modify a Non-Level Payment Provisions value:

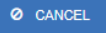
1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Non-Level Payment Provisions **Identifier** or **Description** field to modify.
3. Enter the new field value.
4. Click .

To delete a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the  button next to the Non-Level Payment Provisions value to delete.
3. Click .

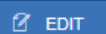
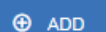


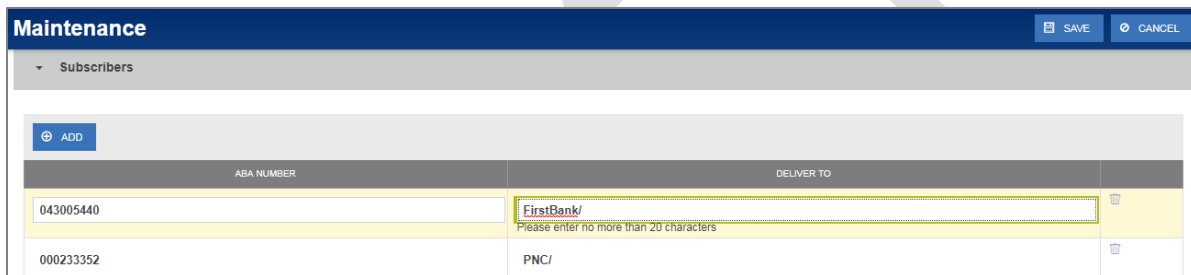
To cancel adding a Non-Level Payment Provisions value:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 3.3.3 Add/Modify/Delete Subscriber

To add a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Click  button under Subscribers section.
3. Enter a Subscriber **ABA Number**.

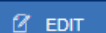
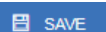


ABA NUMBER	DELIVER TO
043005440	FirstBank/ <small>Please enter no more than 20 characters</small>
000233352	PNC/

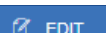
Figure 52: Add New Subscriber



4. Enter a Subscriber **Delivery To**.
5. Click .

To modify a Subscriber:


1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the Subscriber's **ABA Number** or **Delivery To** field to modify.
3. Enter the new field value.
4. Click .

To delete a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.

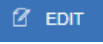
2. Select the  button next to the Subscriber to delete.
3. Click .

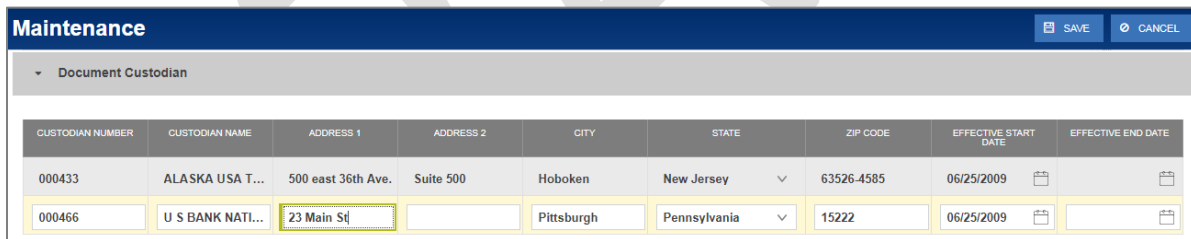
To cancel adding a Subscriber:

1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 3.3.4 Modify Document Custodian Address

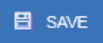
To modify a Document Custodians address:

1. Click  at the top right-hand corner of the Maintenance screen.
2. Select the address field to modify.
  - Address 1
  - Address 2
  - City
  - State
  - Zip Code




CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500	Hoboken	New Jersey	63526-4585	06/25/2009	
000466	U S BANK NATI...	23 Main St		Pittsburgh	Pennsylvania	15222	06/25/2009	

Figure 53: Modify Document Custodian Address

3. Enter the new value(s) for any/all fields to be updated.
4. Click .

**NOTE:** Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.

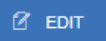
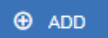
To cancel changes made to Document Custodian(s):

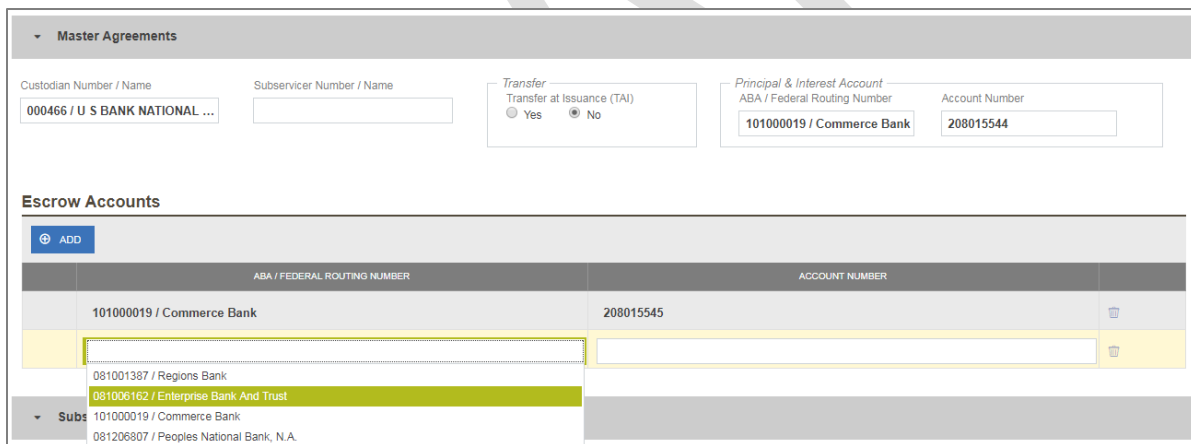
1. Click  at the top right-hand corner of the Maintenance screen.
2. All changes made will be reverted.

### 3.4 Multiple Escrow Accounts

#### 3.4.1 Adding Additional Escrow Account(s)

To add multiple Escrow Accounts to a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.
2. Under the Master Agreements section, click the  button under Escrow Accounts.




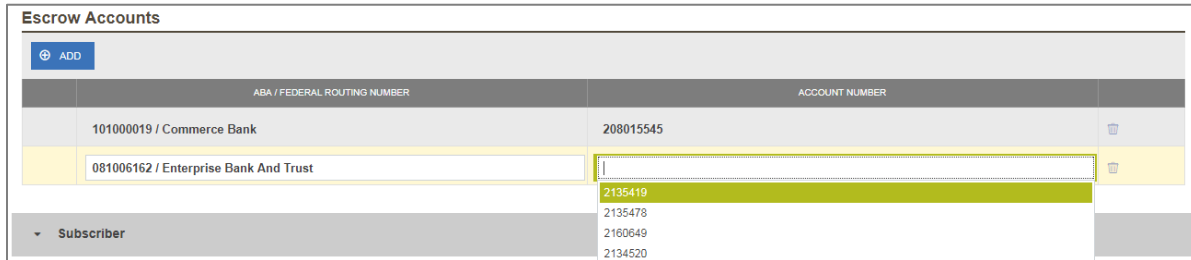
Master Agreements	
Custodian Number / Name 000466 / U S BANK NATIONAL ...	Subservicer Number / Name 
Transfer Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No	Principal & Interest Account ABA / Federal Routing Number 101000019 / Commerce Bank
	Account Number 208015544
<b>Escrow Accounts</b>	
	
ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
101000019 / Commerce Bank	208015545
<div> <div>081001387 / Regions Bank</div> <div>081006162 / Enterprise Bank And Trust</div> <div>101000019 / Commerce Bank</div> <div>081206807 / Peoples National Bank, N.A.</div> </div>	


Figure 54: Escrow Accounts – ABA / Federal Routing Number Selection

3. Select an **ABA / Federal Routing Number** value from the dropdown menu.



ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
101000019 / Commerce Bank	208015545
081006162 / Enterprise Bank And Trust	<div>2135419</div> <div>2135478</div> <div>2160649</div> <div>2134520</div>

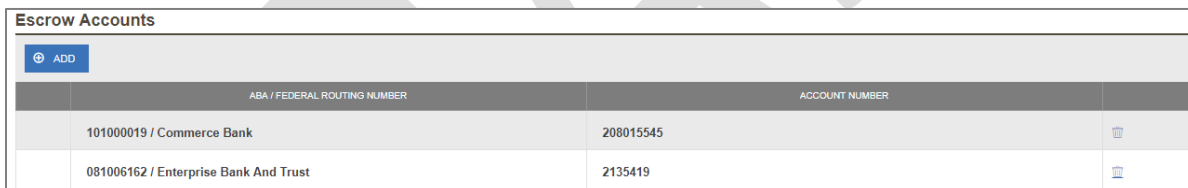
Figure 55: Escrow Accounts – Account Number Selection

4. Select an **Account Number** value from the dropdown menu.
5. Click .

### 3.4.2 Removing an Escrow Account



To remove an Escrow Account from a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.



ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
101000019 / Commerce Bank	208015545
081006162 / Enterprise Bank And Trust	2135419


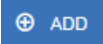
Figure 56: Escrow Accounts – Remove

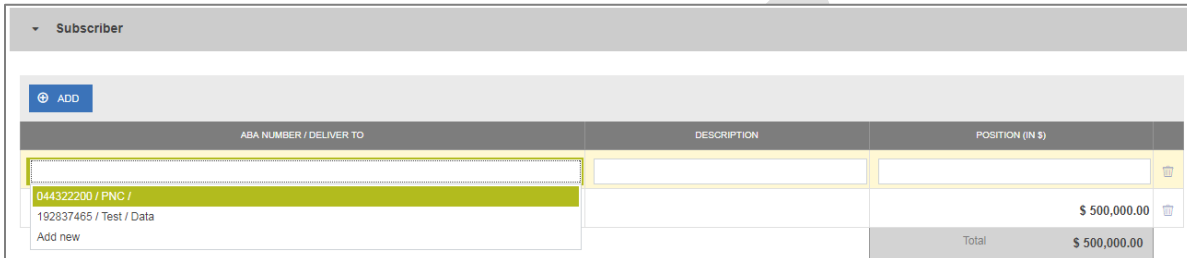
2. Under the Master Agreements section, click the  button at the far right of the row of the Escrow Account to be removed.
3. Click .

## 3.5 Multiple Subscribers

### 3.5.1 Adding Additional Subscribers

To add additional Subscribers to a pool:

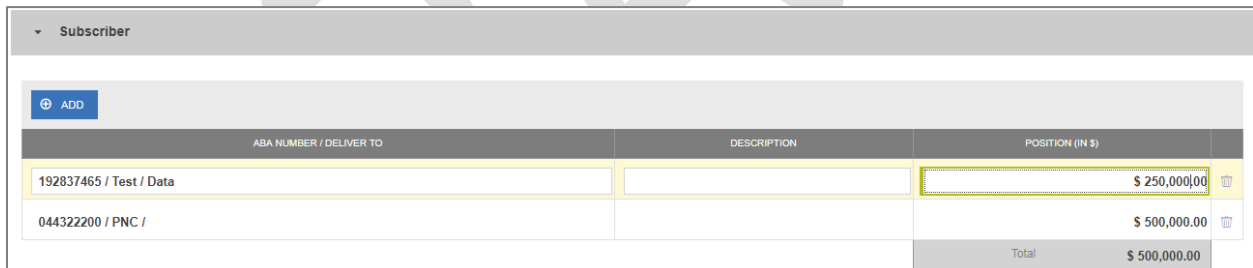
1. Click  at the top right-hand corner of the header on the Pool Details screen.
2. Under the Subscriber section, click .



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
044322200 / PNC /		\$ 500,000.00
192837465 / Test / Data		
Add new		
Total		\$ 500,000.00

Figure 57: Subscriber – ABA / Deliver To

3. Select an **ABA / Deliver To** value from the dropdown menu.
4. Enter a brief **Description**. (optional)



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
192837465 / Test / Data		\$ 250,000.00
044322200 / PNC /		\$ 500,000.00
Total		\$ 500,000.00

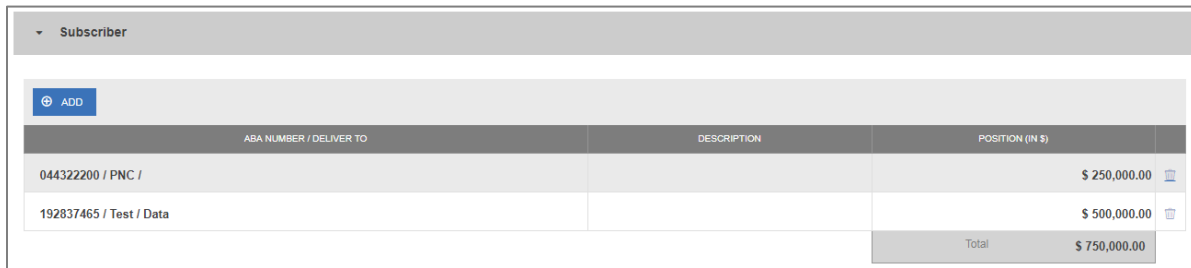
Figure 58: Subscriber – Position (in \$)

5. Enter a **Position (in \$)**.
6. Click .

### 3.5.2 Removing a Subscriber

To remove a Subscriber from a pool:

1. Click  at the top right-hand corner of the header on the Pool Details screen.



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
044322200 / PNC /		\$ 250,000.00
192837465 / Test / Data		\$ 500,000.00
Total		\$ 750,000.00

Figure 59: Escrow Accounts – Remove

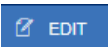
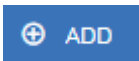
2. Under the Subscriber section, click the  button at the far right of the row of the Subscriber to be removed.
3. Click .

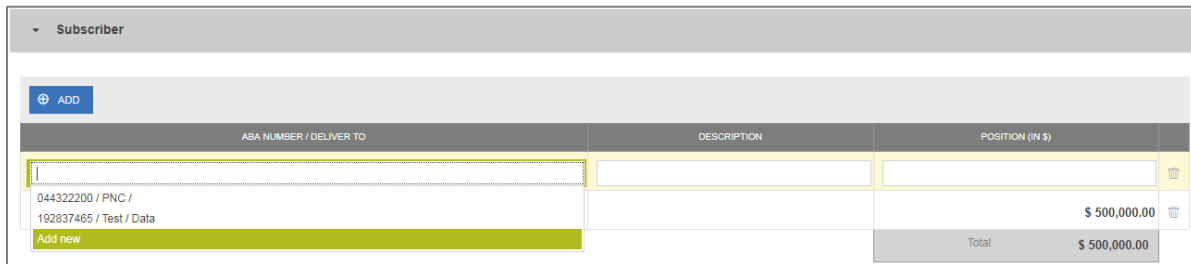
## 3.6 Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns.

### 3.6.1 Subscriber

To add a new Subscriber to Maintenance directly from Pool Details:

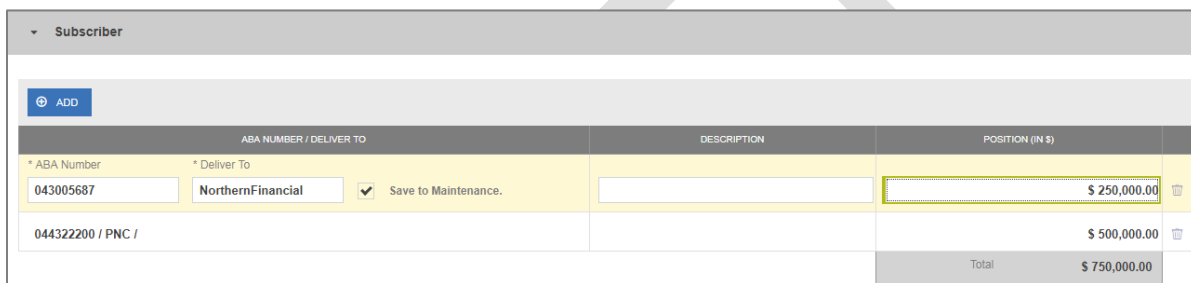
1. Click  in the header to enable modification to the Pool Details screen.
2. Under the Subscriber section, click .
3. Click the **ABA / DELIVER TO** field.



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
044322200 / PNC / 192837465 / Test / Data		\$ 500,000.00
Total		\$ 500,000.00

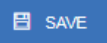
Figure 60: Subscriber – Add New

4. From the dropdown menu that appears, click **Add new**.
5. Click the **ABA / DELIVER TO** field.



ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
* ABA Number 043005687	* Deliver To NorthernFinancial	<input checked="" type="checkbox"/> Save to Maintenance.
		\$ 250,000.00
044322200 / PNC /		\$ 500,000.00
Total		\$ 750,000.00

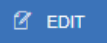
Figure 61: Subscriber – Save to Maintenance

6. Enter an **ABA Number**.
7. Enter a **Deliver To** value.
8. Click the checkbox to **Save to Maintenance**.
9. Enter a **Description**. (optional)
10. Enter a **Position (in \$)**.
11. Click .

**Note:** Only the ABA Number / Deliver To information is saved to Maintenance for future use.

### 3.6.2 Annex-Special Disclosures

To add a new Annex-Special Disclosure directly from Loan Details:

1. Click  in the header to enable modification to the Loan Details screen.

2. Under the General Information section, click the **Identifier** field.

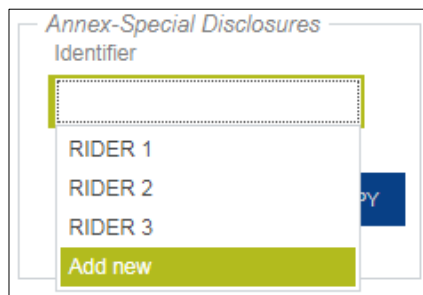


Figure 62: Annex – Add New

3. From the dropdown, select **Add new**.
4. Enter an **Identifier** value.
5. Enter a **Description**.

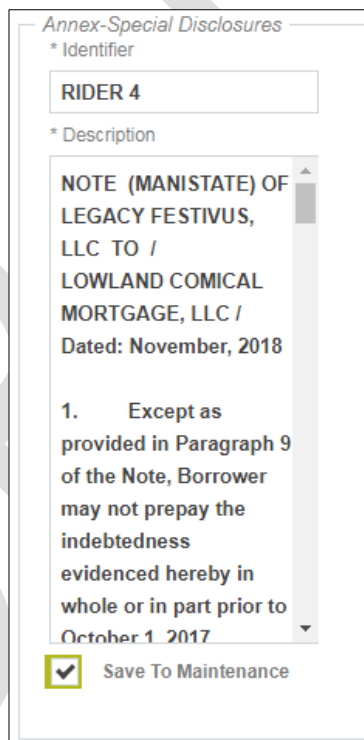


Figure 63: Annex – Save to Maintenance


6. Click the checkbox to **Save to Maintenance**.
7. Click .

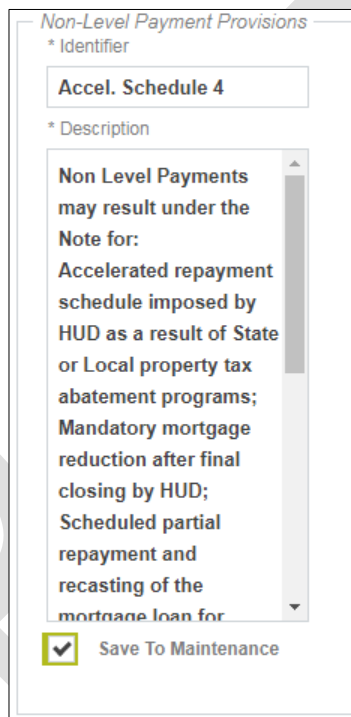
\*NOTE: If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.



### 3.6.3 Non-Level Payment Provisions

To add a new Non-Level Payment Provision directly from Loan Details:

1. Click  in the header to enable modification to the Loan Details screen.
2. Under the General Information section, click the **Non-Level** field.
3. From the dropdown, select **Add new**.
4. Enter an **Identifier** value.
5. Enter a **Description**.



Non-Level Payment Provisions

\* Identifier

Accel. Schedule 4

\* Description

Non Level Payments may result under the Note for:  
Accelerated repayment schedule imposed by HUD as a result of State or Local property tax abatement programs; Mandatory mortgage reduction after final closing by HUD; Scheduled partial repayment and recasting of the mortgage loan for

☒ Save To Maintenance

Figure 64: Non-Level – Save to Maintenance

6. Click the checkbox to **Save to Maintenance**.
7. Click .

\*NOTE: If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.



## 3.7 Creating a Pool Manually

### 3.7.1 Pool Details

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.
2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
  - Must be six (6) alphanumeric characters.
  - If alphanumeric, only the first two characters may be letters. (e.g. AB1234)
  - If numeric, cannot be all zero's (e.g. 000000).
4. Select an **Issue Date** from the dropdown.

**Note:** The Issue Date is always the 1<sup>st</sup> of each month. Only the 1<sup>st</sup> of the current month, and the 1<sup>st</sup> of the next sequential month will be available as options. (e.g. If today was 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)
5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:
  - CL-Construction Loan
  - CS-Construction Loan Split-Rate
  - PN-Project Loan – Non-Level Payment
  - LM-Project Loan – Modified Loan/Mature Loan
  - LS-Project Loan – 538/515/Small Loans
  - RX-Project Loan – Mark to Market
6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:
  - 01-Initial Construction Loan
  - 02-Construction Loan Draw
  - 03-Project Loan Conversion
  - 04-Initial Project
  - 05-Final Draw/PN Conversion
7. Enter a **Pool Tax ID**. Must be nine (9) digits.

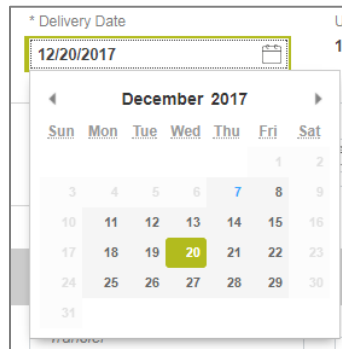


Figure 65: Delivery Date

8. Select a **Delivery Date** from the date calendar.
  - Must be a valid business day.
  - Must be greater than or equal to the current date.
  - Must be within the month associated with the Issue Date.

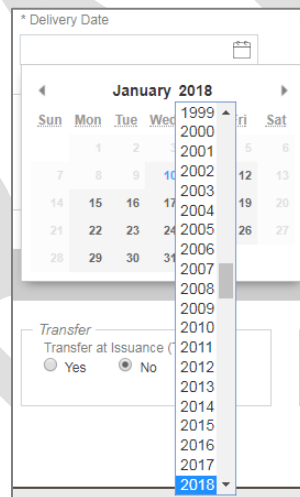
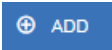
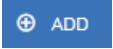



Figure 66: Delivery Date - Year

**NOTE:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

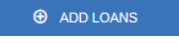
9. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
10. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
11. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.



12. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
13. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
14. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
15. In the **Escrow Accounts** section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
16. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
17. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
    - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
  - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
18. Click .



### 3.7.2 Loan Details

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the  button.
3. Enter the Issuer Loan Number.
  - a. Must be 15 characters.
  - b. Numbers only.
4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.
5. Enter a Mortgage Interest Rate.
  - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
6. Select an Approval Date.
  - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
7. Enter an Original Principal Balance.
8. Enter an Unpaid Balance.
9. Enter a Principal & Interest amount.
10. Enter a Term of Mortgage in Years.
  - a. Must be between 5 and 40 years.
  - b. Term of Mortgage Months is optional
11. Select a First Pay Date from the date calendar. Must be the 1st of the month.
12. Select a Last Pay Date from the date calendar. Must be the 1st of the month.
13. Select a Loan Origination date from the date calendar.
14. Select a Final Endorsement date from the date calendar.
15. Enter a FHA/USDA Case Number.
16. Select a Loan Type Code. Available options are:
  - a. FHA Multifamily
  - b. USDA Multifamily
17. Select a Section of the Act from the dropdown (as seen in figure below).
18. Select an Annex-Special Disclosures value.
19. Select a Non-Level Payment Provisions value.
20. Complete the Non-Level Payment Schedule section (if applicable).
21. Complete the Modified Payment History section (if applicable).
22. Complete the Certify this loan section (if applicable).

23. Complete the Mortgager Information section:

- a. Name of Mortgager
- b. Property Site Address
- c. City
- d. State
- e. Zip Code

24. Click



\* Section of the Act

207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing

220 New Construction or Substantial Rehab of Apartments in Urban Renewal Areas and Concentrated Development Areas

221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops

223(a)(7)/207/223(f) Refinance of Existing FHA Insured Multifamily Rental Housing

223(a)(7)/221(d)(4) Refinance of Existing FHA Insured Apartments and Co-ops

223(a)(7)/232 Refinance of Existing FHA Insured Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes

223(a)(7)/232/223(f) Refinance of Existing FHA Insured Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes

231 New Construction or Substantial Rehabilitation of Apartments for the Elderly

232 New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate Care Facilities Assisted Living Facilities or Board and Care Homes

232/223(f) Refinance or Purchase of Existing Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes

241 Supplemental Loan for Repairs, Additions or Improvements of Existing FHA Insured Apartments, Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes

242 New Construction or Substantial Rehabilitation of Hospitals

Other

Figure 67: Section of the Act Dropdown Menu Options

### 3.8 Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- Submission Type **03** and **05** - Conversion (PN Pool Type only)
- Submission Type **04** - Initial Project Loan

The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:

Table 9: Non-Level Payment Schedule Field List

Field Name	Description
Entry Number	A sequential ID that orders the Non-Level Payment Schedule. System generated.
Payment Change Date	The new payment date for the loan. The date reflects a change in the loan's interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and



Field Name	Description
	payments take place in the mortgage note(s).
Security Rate	The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Interest Rate	The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Principal & Interest	The P&I amount at the time of the new payment change.









<input checked="" type="checkbox"/> Non-Level Payment Schedule					
 ADD					
ENTRY	PAYMENT CHANGE DATE		SECURITY RATE	INTEREST RATE	P&I
2	04/01/2018		4.600 %	5.100 %	\$ 5,500.00 
1	02/01/2018		4.550 %	5.050 %	\$ 5,400.00 

Figure 68: Non-Level Payment Schedule

1. From the Loan Details screen, check the **Non-Level Payment Schedule** checkbox.
2. Click the  ADD button to add a new entry.
3. Select the **Payment Change Date** associated with the entry.
4. Enter the **Security Rate** associated with the entry.
5. Enter the **Interest Rate** associated with the entry.
6. Enter the **P&I** amount associated with the entry.
7. Click the  ADD button to add additional entries (as required).
8. When all entries have been added, click  SAVE.

### 3.9 Modified Payment History

A modified loan is a project mortgage that has been modified with FHA's approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four month old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

Table 10: Modified Loan History Field List

Field Name	Description
------------	-------------






Field Name	Description
Entry Number	A sequential ID that orders the Modified Loan History. System generated.
Principal & Interest	The Principal and Interest amount for the identified modified period (first and last payment dates).
Original Principal Balance	The loan's principal balance amount at the start of the identified modified period (first and last payment dates).
Unpaid Balance	The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).
First Pay Date	The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Last Pay Date	The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage notes.
Interest Rate	The Mortgage Interest Rate of the loan at the time of the modified payment change.

Modified Loan History							
<div><div>+</div> ADD</div>							
ENTRY NUMBER	PRINCIPAL & INTEREST	ORIGINAL PRINCIPAL BALANCE	UNPAID BALANCE	FIRST PAY DATE		LAST PAY DATE	INTEREST RATE
1	\$ 5,500.00	\$ 1,000,000.00	\$ 1,000,000.00	08/01/2017	<div></div>	09/01/2017	4.500 %
2	\$ 5,400.00	\$ 1,000,000.00	\$ 950,000.00	09/01/2017	<div></div>	12/01/2017	4.500 %

Figure 69: Modified Loan History



1. From the Loan Details screen, check the **Modified Loan History** checkbox.
2. Click the  button to add a new entry.
3. Enter the **Principal & Interest** amount associated with the entry.
4. Enter the **Original Principal Balance** associated with the entry.
5. Enter the **Unpaid Balance** associated with the entry.
6. Select a **First Pay Date** associated with the entry.
7. Select a **Last Pay Date** associated with the entry.
8. Enter an **Interest Rate** associated with entry.
9. Click the  button to add additional entries (as required).
10. When all entries have been added, click .

### 3.10 Certify Loan

When entering a new loan for a pool with a Pool Type of LM, the **Certify Loan** section must be completed.

☒ Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number 000000023426235	Proposed Pool Number BE3452	Project Location PA	Issuer Number 2045
---	--------------------------------	------------------------	-----------------------

I, the undersigned, do certify:
 

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.
2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.
3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)
4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the

☒ I Agree

Figure 70: Certify Loan



The text of the agreement is as follows:

*I, the undersigned, do certify:*

- 1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.*
- 2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.*
- 3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)*
- 4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)*
- 5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)*
- 6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher, and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)*
- 7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)*
- 8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)*

*WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.*

For a Pool Type of LM, check the **I Agree** checkbox to save the loan.

### 3.11 Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

#### 3.11.1 Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.

#### Pools & Loans - Checkbox

<div> <div>READY FOR SUBMISSION</div> <div>PASSED</div> <div>FAVORITE</div> <div>REJECTED</div> <div>CERTIFIED</div> <div> <input type="text"/> Please enter Pool ID </div> <div>Advanced</div> </div>								
<div> <div>EXPORT</div> <div>SUBMIT</div> <div>VALIDATE</div> <div>DELETE</div> </div>								
Total: 61 Selected: 2								
<input type="checkbox"/>	<input type="checkbox"/>	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input checked="" type="checkbox"/>	★	BC5849	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
<input checked="" type="checkbox"/>	★	BC6063	LM	11/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	✓	Submitted for Final Certification
<input type="checkbox"/>	★	BE3450	CL	02/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	⊖	Draft
<input type="checkbox"/>	☆	BC5820	CL	01/01/2018	1	000466 / U S BANK NATIONAL ASSOCIATION	⊖	Draft
<input type="checkbox"/>	☆	BE3429	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Issued
<input type="checkbox"/>	☆	BE3431	CS	01/01/2018	2	000466 / U S BANK NATIONAL ASSOCIATION	⊖	Draft
<input checked="" type="checkbox"/>	☆	BE3433	CL	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft

Figure 71: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the **Pools & Loans** page users select the checkbox(es) ☒ next to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.

#### Pools & Loans - Row Action

<div> <div>READY FOR SUBMISSION</div> <div>PASSED</div> <div>FAVORITE</div> <div>REJECTED</div> <div>CERTIFIED</div> <div> <input type="text"/> Please enter Pool ID </div> <div>Advanced</div> </div>								
Total: 26 Selected: 0								
<input type="checkbox"/>	<input type="checkbox"/>	POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
<input type="checkbox"/>	☆	BE3458	PN	12/01/2017		000466 / U S BANK NATIONAL ASSOCIATION	<div>Export</div> <div>Docs</div> <div>Validate</div> <div>Submit</div> <div>Delete</div>	

Figure 72: Row Action Submission on Pools & Loans Page

To submit a Pool from the **Pools & Loans** page users click the ellipsis button on the right side of each pool, and click the **Submit** button.

## Pool Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:



Figure 73: Submission from Pool Details and Draw History Details Page

## Draw History Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

### 3.11.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the 'Ready for Submission' quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.

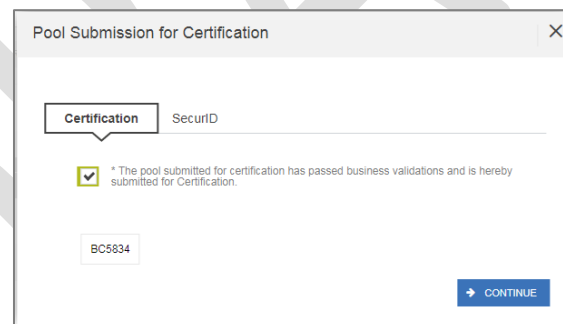

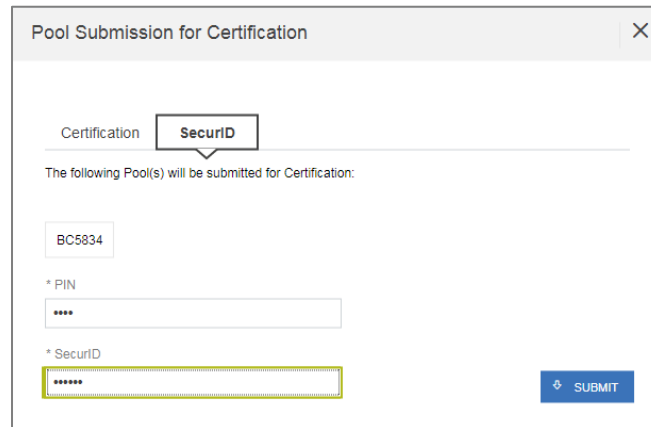



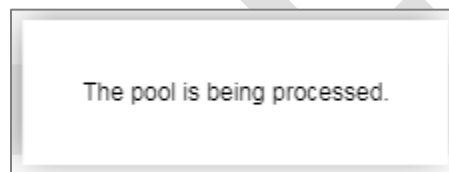
Figure 74: Certification Checkbox

1. Once the Authorized Signer has clicks the **Submit** button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then select .




**Figure 75: SecurID and Pin**

2. The SecurID tab will then be displayed. The user will enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the  button to Submit the pool.



**Figure 76: Submission Processing Message**

3. A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to 'Submitted for Final Certification' in the Pool's header and on the Pools & Loans page and the system will return an FTN.

NOTE: Certain actions such as 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon  in the Pool's header.



### 3.11.3 01 Initial Construction Loan (CL) Pool





Pool Details					Loans	Draw History Details
<b>Header Information</b>						
* Pool Number BE3439	* Issue Date 01/01/2018	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type CL-Construction Loan	* Submission Type 01-Initial Construction Loan		
<b>General Information</b>						
* Pool Tax ID 230982436	* Initial Pay Date 02/15/2018	* Delivery Date 01/24/2018	Unpaid Balance Date 01/01/2018	Amortization Method Concurrent Date (CD)		
<b>Rates</b>		* PL/PN Security Rate 4.750 %	<b>Maturity</b> * Maturity Date 01/15/2048			
* Security Interest Rate 4.500 %	Mortgage Interest Rate 5.000 %	Servicing Fee 0.370 %	Deferred First Principal Payment			
			Cross-Reference Pool (PN) Pool BE3440			
<b>Master Agreements</b>						
Custodian Number / Name 000466 / U S BANK NATIONAL ...	Subservicer Number / Name		Principal & Interest Account ABA / Federal Routing Number 101000019 / Commerce Bank			
		Account Number 208015544				
<b>Escrow Accounts</b>						
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER				
101000019 / Commerce Bank		291083040				
<b>Subscriber</b>						
ABA NUMBER / DELIVER TO		DESCRIPTION		POSITION (IN \$)		
044322200 / PNC /				\$ 25,000.00		
				Total \$ 25,000.00		
<b>Certification and Agreement - Form 11711B</b>						
Pool Document Requirement Indicator						
<input checked="" type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.						
Form HUD-11711-A forwarded to Document Custodian						
<input checked="" type="radio"/> Yes <input type="radio"/> No						
<input type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.						
<b>Pool Statistics</b>						
<b>Total Amounts</b> P&I Payment Amount \$ 2,684.11  UPB Amount \$ 500,000.00		<b>FHA Totals</b> Quantity 1  UPB Amount \$ 500,000.00		<b>USDA Rural Development Totals</b> Quantity 0  UPB Amount \$ 0.00		
		<b>Additional Information</b> Weighted Average Interest Rate 5.000 %				

\* = Required Field

Figure 77: 01 Initial Construction Loan (CL) Pool Details Page



## Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **CL-Construction Loan** from the Pool Type dropdown menu.
6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Enter a **PL/PN Security Rate**.
11. Select a **Maturity Date** from the date calendar.
12. Select a **Custodian Number / Name** from the dropdown menu.
13. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
14. In the Escrow Accounts section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
15. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
16. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

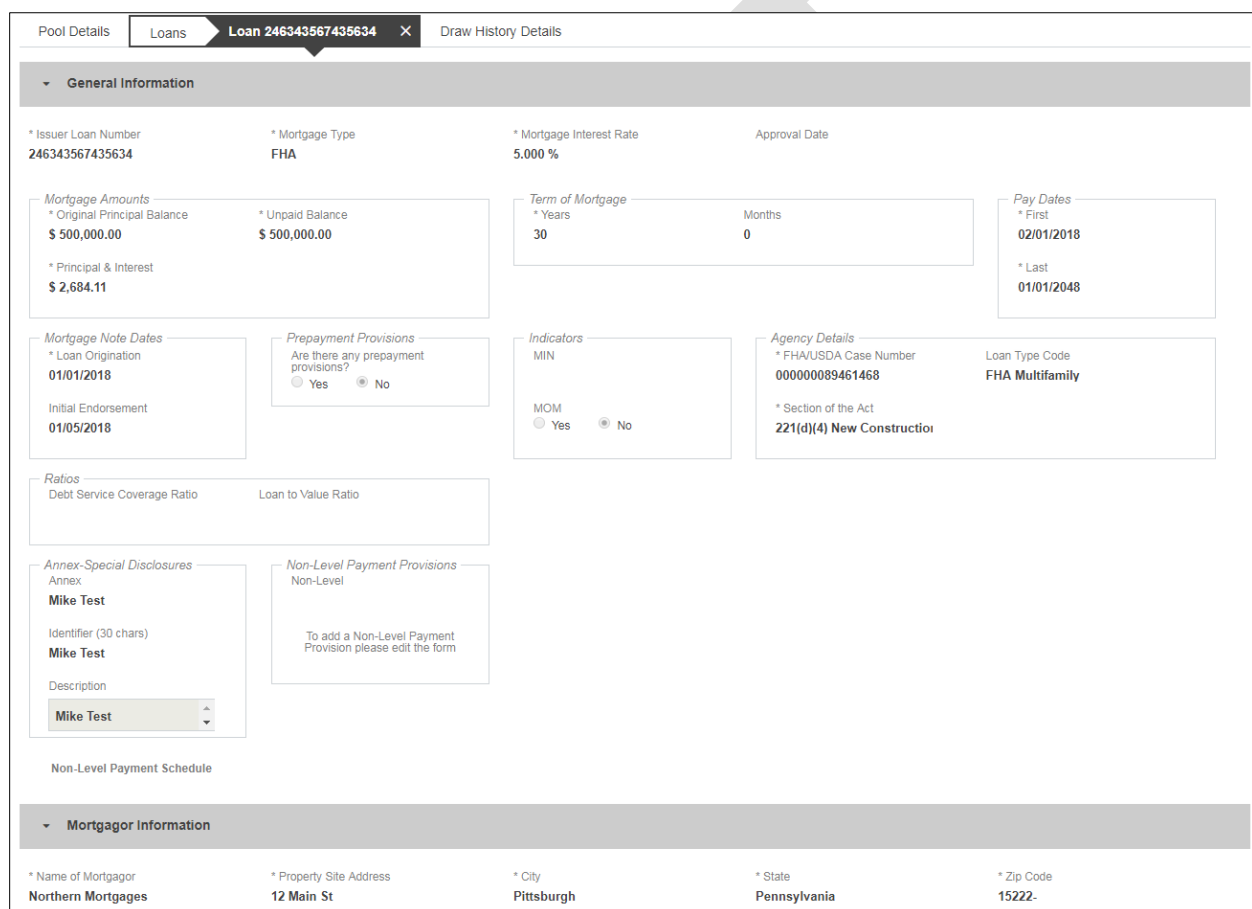


package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

17. Click .



Pool Details | Loans | **Loan 246343567435634** | Draw History Details

**General Information**

* Issuer Loan Number <b>246343567435634</b>	* Mortgage Type <b>FHA</b>	* Mortgage Interest Rate <b>5.000 %</b>	Approval Date
--	-------------------------------	--	---------------

**Mortgage Amounts**

\* Original Principal Balance  
**\$ 500,000.00**

\* Unpaid Balance  
**\$ 500,000.00**

\* Principal & Interest  
**\$ 2,684.11**

**Term of Mortgage**

\* Years  
**30**

Months  
**0**

**Pay Dates**

\* First  
**02/01/2018**

\* Last  
**01/01/2048**

**Mortgage Note Dates**

\* Loan Origination  
**01/01/2018**

Initial Endorsement  
**01/05/2018**

**Prepayment Provisions**

Are there any prepayment provisions?  
☐ Yes ☒ No

**Indicators**

MIN  
☐ Yes ☒ No

**Agency Details**

\* FHA/USDA Case Number  
**000000089461468**

Loan Type Code  
**FHA Multifamily**

\* Section of the Act  
**221(d)(4) New Construction**

**Ratios**

Debt Service Coverage Ratio

Loan to Value Ratio

**Annex-Special Disclosures**

Annex  
**Mike Test**

Identifier (30 chars)  
**Mike Test**

Description  
**Mike Test**

**Non-Level Payment Provisions**

Non-Level

To add a Non-Level Payment Provision please edit the form

Non-Level Payment Schedule

**Mortgagor Information**



* Name of Mortgagor <b>Northern Mortgages</b>	* Property Site Address <b>12 Main St</b>	* City <b>Pittsburgh</b>	* State <b>Pennsylvania</b>	* Zip Code <b>15222-</b>
--	--	-----------------------------	--------------------------------	-----------------------------

Figure 78: 01 Initial Construction Loan (CL) Loan Details Page





## Loan Details Page

1. From the Pool Details screen, click the Loans tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage** in Years and Months.
10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination Date** from the date calendar.
13. Select an **Initial Endorsement Date** from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an **Annex-Special Disclosures** value.
19. Complete the **Mortgager Information** section:
  - Name of Mortgager
  - Property Site Address
  - City
  - State
  - Zip Code
20. Click .

Pool Details   Loans <b>Draw History Details</b>								
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	01/01/2018	1	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 0.00	Draft
			<a href="#">+ ADD ADVANCE</a>					
Approved Amount to Date					\$ 25,000.00			
Cumulative Requested Amount					\$ 25,000.00			
Mortgage Amount					\$ 500,000.00			

Figure 79: 01 Initial Construction Loan (CL) Draw History Details Page

### Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click [SAVE](#).

### Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click [VALIDATE](#).
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen or Draw History Details screen (available once pool has passed validation) screen, click [SUBMIT](#).
4. Complete the Certification confirmation, click [CONTINUE](#).
5. Enter the **SecurID PIN** and **Passcode**, click [SUBMIT](#).



### 3.11.4 02 Subsequent Construction Loan (CL) Pool

Pool Details

Loans

Draw History Details

Header Information

\* Pool Number

BA6264

\* Issue Date

01/01/2018

Issue Type

X-Multifamily (Ginnie Mae I)

\* Pool Type

CL-Construction Loan

\* Submission Type

05-Final Draw/PN Conversion

General Information

\* Pool Tax ID

678967777

\* Initial Pay Date

02/15/2018

\* Delivery Date

01/08/2018

Unpaid Balance Date

01/01/2018

Amortization Method

Concurrent Date (CD)

Rates

\* Security Interest Rate

4.000 %

Mortgage Interest Rate

4.500 %

Servicing Fee

0.370 %

\* PL/PN Security Rate

4.000 %

Maturity

\* Maturity Date

10/15/2027

Deferred First Principal Payment

Cross-Reference Pool (PN)  
[Pool BA6265](#)

Master Agreements

Custodian Number / Name

000466

Subservicer Number / Name

Principal & Interest Account

ABA / Federal Routing Number

121000248 / Wells Fargo B...

Account Number

45487845457874574878

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	40000724055555555555

Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
132432123 / something / somethi	test	\$ 150,000.00
Total		\$ 150,000.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

☒ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

☐ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts

P&I Payment Amount

\$ 5,181.92

UPB Amount

\$ 500,000.00

FHA Totals

Quantity

1

UPB Amount

\$ 500,000.00

USDA Rural Development Totals

Quantity

0

UPB Amount

\$ 0.00




Additional Information

Weighted Average Interest Rate

4.500 %

Figure 80:- Subsequent Construction Loan (CL) Pool Details Page


## Pool Details Page

1. From the pool header, select the  button to add a subsequent draw.
2. Click Edit to enter Pool information
3. Select the **Issue Date** from the dropdown
4. Select **02-Construction Loan Draw** from the Submission Type dropdown menu
5. Select a **Delivery Date** from the date calendar
6. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
7. Click .

Pool Details   Loans <b>Draw History Details</b>								
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
Approved Amount to Date					\$ 50,000.00			
Cumulative Requested Amount					\$ 50,000.00			
Mortgage Amount					\$ 500,000.00			





Figure 81:- Subsequent Construction Loan (CL) Draw History Details Page

## Draw History Details Page

1. Click the **Draw History Details** tab.
- NOTE: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an **Approved Advance Amount**.
  3. Enter the **Requested Amount**.
  4. Click .



### Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen or the Draw History Details screen, click .
4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

DRAFT



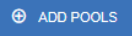
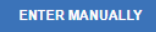


## 3.11.5 01 Initial Construction Loan (CS) Pool

Pool Details					Loans	Draw History Details
<b>Header Information</b>						
* Pool Number BC5308	* Issue Date 11/01/2017	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type CS-Construction Loan Split-Rate	* Submission Type 01-Initial Construction Loan		
<b>General Information</b>						
* Pool Tax ID 124156878	* Initial Pay Date 12/15/2017	* Delivery Date 11/16/2017	Unpaid Balance Date 11/01/2017	Amortization Method Concurrent Date (CD)		
<b>Rates</b>			* PL/PN Security Rate 4.250 %	* Maturity Date 11/15/2027		
* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %	Deferred First Principal Payment			
			Cross-Reference Pool (PN) Pool BC5309			
<b>Master Agreements</b>						
Custodian Number / Name 000466	Subservicer Number / Name		Principal & Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo B...			
		Account Number 4121366876				
<b>Escrow Accounts</b>						
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER				
121000248 / Wells Fargo Bank, Na		4593263510				
<b>Escrow Accounts</b>						
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER				
121000248 / Wells Fargo Bank, Na		4593263510				
<b>Subscriber</b>						
ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)			
122334556 / 12234444/wwwwwwww		test	\$ 50,000.00			
		Total	\$ 50,000.00			
<b>Certification and Agreement - Form 11711B</b>						
Pool Document Requirement Indicator						
<input checked="" type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.						
Form HUD-11711-A forwarded to Document Custodian						
<input checked="" type="radio"/> Yes <input type="radio"/> No						
<input type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.						
<b>Pool Statistics</b>						
Total Amounts P&I Payment Amount \$ 4,130.00		FHA Totals Quantity 1		USDA Rural Development Totals Quantity 0		
UPB Amount \$ 397,370.00		UPB Amount \$ 397,370.00		UPB Amount \$ 0.00		
				Additional Information Weighted Average Interest Rate 4.500 %		

Figure 82: Initial Construction Loan (CS) Pool Details Page



## Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **CS-Construction Loan Split-Rate** from the Pool Type dropdown menu.
6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Enter a **PL/PN Security Rate**.
11. Select a **Maturity Date** from the date calendar.
12. Select a **Custodian Number / Name** from the dropdown menu.
13. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
14. In the Escrow Accounts section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
15. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
16. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

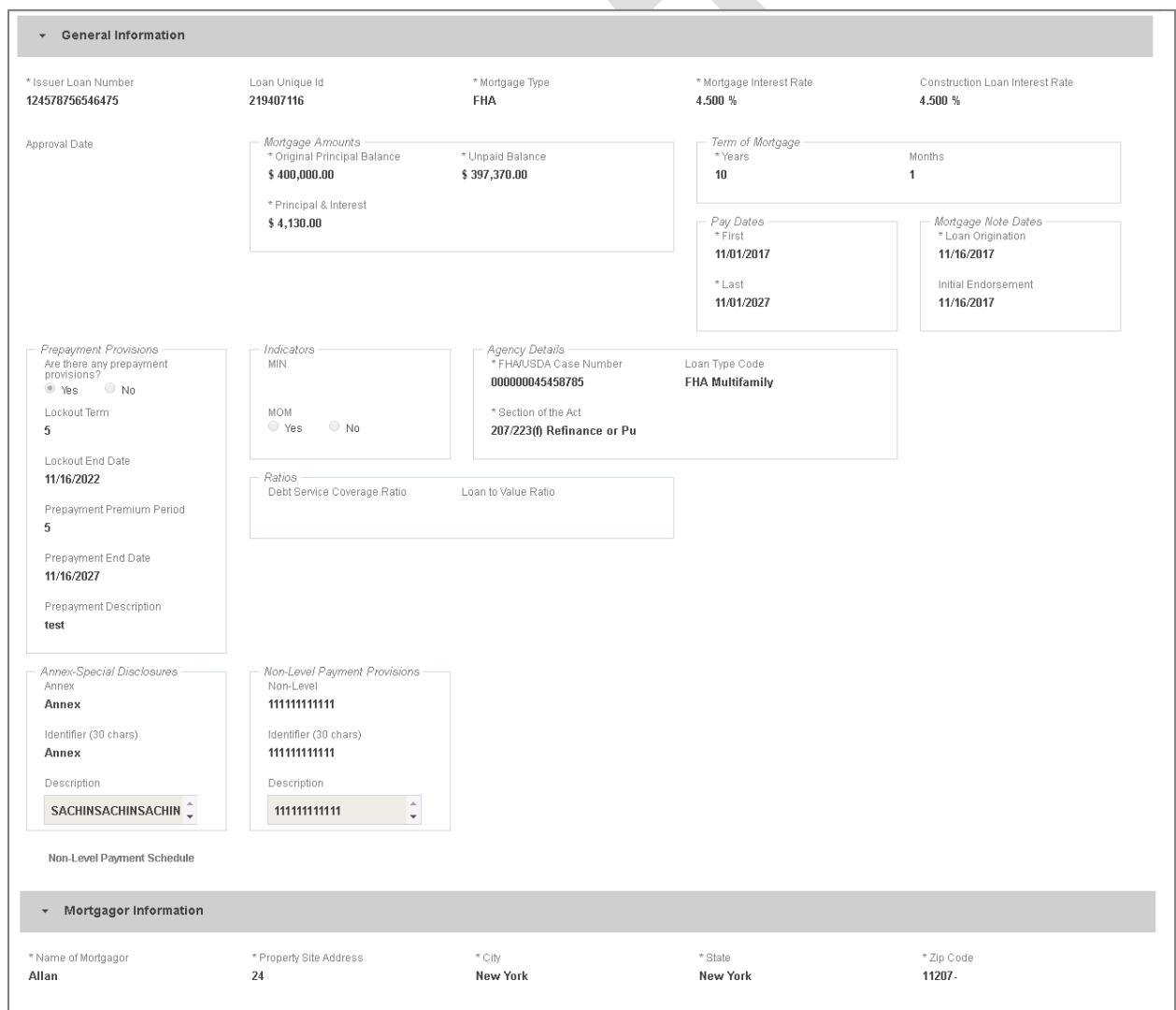


package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

17. Click .



The screenshot displays the 'General Information' and 'Mortgagor Information' sections of a loan details page. The 'General Information' section is divided into several sub-sections: 'Prepayment Provisions', 'Indicators', 'Agency Details', 'Ratios', 'Mortgage Amounts', 'Term of Mortgage', 'Pay Dates', and 'Mortgage Note Dates'. The 'Mortgagor Information' section is at the bottom and includes fields for Name, Property Site Address, City, State, and Zip Code.

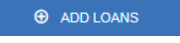

General Information				
* Issuer Loan Number 124578756546475	Loan Unique Id 219407116	* Mortgage Type FHA	* Mortgage Interest Rate 4.500 %	Construction Loan Interest Rate 4.500 %
Approval Date	<b>Mortgage Amounts</b> * Original Principal Balance \$ 400,000.00 * Unpaid Balance \$ 397,370.00 * Principal & Interest \$ 4,130.00		<b>Term of Mortgage</b> * Years 10 Months 1	
<b>Prepayment Provisions</b> Are there any prepayment provisions? <input checked="" type="radio"/> Yes <input type="radio"/> No Lockout Term 5 Lockout End Date 11/16/2022 Prepayment Premium Period 5 Prepayment End Date 11/16/2027 Prepayment Description test		<b>Indicators</b> MIN MOM <input type="radio"/> Yes <input type="radio"/> No	<b>Agency Details</b> * FHA/USDA Case Number 000000045458785 Loan Type Code FHA Multifamily * Section of the Act 207/223(f) Refinance or Pu	
<b>Annex-Special Disclosures</b> Annex Annex Identifier (30 chars) Annex Description SACHINSACHINSACHIN		<b>Ratios</b> Debt Service Coverage Ratio Loan to Value Ratio		
<b>Non-Level Payment Provisions</b> Non-Level 111111111111 Identifier (30 chars) 111111111111 Description 111111111111				
Non-Level Payment Schedule				
Mortgagor Information				
* Name of Mortgagor Allan	* Property Site Address 24	* City New York	* State New York	* Zip Code 11207 -

Figure 83: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page





## Loan Details Page


1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter a **Construction Loan Interest Rate**.
7. Enter an **Original Principal Balance**.
8. Enter an **Unpaid Balance**.
9. Enter a **Principal & Interest** amount.
10. Enter a **Term of Mortgage in Years and Months**.
11. Select a **First Pay Date** from the date calendar.
12. Select a **Last Pay Date** from the date calendar.
13. Select a **Loan Origination** date from the date calendar.
14. Select an **Initial Endorsement** date from the date calendar.
15. If there are Prepayment Provisions, complete the applicable terms.
16. Enter a **FHA/USDA Case Number**.
17. Select a **Loan Type Code**.
18. Select a **Section of the Act** from the dropdown.
19. Select an Annex-Special Disclosures value.
20. Complete the **Mortgager Information** section:
  - Name of Mortgager
  - Property Site Address
  - City
  - State
  - Zip Code
21. Click .




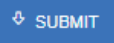
Pool Details		Loans		Draw History Details				
APPROVED ADVANCES								
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Final Certified
		Approved Amount to Date			\$ 50,000.00			
		Cumulative Requested Amount			\$ 50,000.00			
		Mortgage Amount			\$ 400,000.00			

Figure 84: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page

### Draw History Details Page

1. Click the **Draw History Details** tab.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .

### Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen, click .



### 3.11.6 02 Subsequent Construction Loan (CS) Pool

Pool Details

Loans

Draw History Details

Header Information

\* Pool Number  
BC5656

\* Issue Date  
01/01/2018

Issue Type  
X.Multifamily (Ginnie Mae I)

\* Pool Type  
CS.Construction Loan Split-Rate

\* Submission Type  
01.Initial Construction Loan

General Information

\* Pool Tax ID  
658745584

\* Initial Pay Date  
12/15/2017

\* Delivery Date  
11/08/2017

Unpaid Balance Date  
11/01/2017

Amortization Method  
Concurrent Date (CD)

Rates

\* Security Interest Rate  
4.000 %

Mortgage Interest Rate  
4.500 %

Servicing Fee  
0.370 %

\* PUPN Security Rate  
4.000 %

Maturity  
\* Maturity Date  
10/15/2027

Request an Extension Date  
Maturity Extension Approval Date

Cross-Reference Pool (PN)  
Pool BC4975

Split Rate  
Construction Loan Interest Rate

Master Agreements

Custodian Number / Name  
000466

Subservicer Number / Name

Principal & Interest Account  
ABA / Federal Routing Number  
121000248 / Wells Fargo B...

Account Number  
4121366876

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 122333/TTTTTT	test	\$ 50,000.00
Total		\$ 50,000.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

☒ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

☐ Yes ☐ No

☐ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts  
P&I Payment Amount  
\$ 4,130.00  
UPB Amount  
\$ 397,370.00

FHA Totals  
Quantity  
1  
UPB Amount  
\$ 397,370.00

USDA Rural Development Totals  
Quantity  
0  
UPB Amount  
\$ 0.00



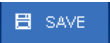
Additional Information  
Weighted Average Interest Rate  
4.500 %

Figure 85: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page

May 2018

Page 82

## Pool Details Page


1. Select  button to add second draw
2. Click Edit to enter Pool information
3. Select **Issue Date** from the dropdown
4. Select **02 or 05 - Construction Loan-Split Rate** from the Submission Type dropdown menu
5. Select a **Delivery Date** from the date calendar
6. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
7. Click .

Pool Details   Loans <b>Draw History Details</b>								
APPROVED ADVANCES								
DRAW NUMBER	DRAW/ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 0.00	Issued
2	12/01/2017	2						
Approved Amount to Date					\$ 50,000.00			
Cumulative Requested Amount					\$ 50,000.00			
Mortgage Amount					\$ 500,000.00			

Figure 86: Subsequent Construction Loan (CS) Draw History Detail Page


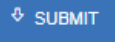


## Draw History Details Page

1. After clicking save in Pool Details, navigate to **Draw History Details** tab.
 

NOTE: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.
2. Enter an **Approved Advance Amount**.
3. Enter the **Requested Amount**.
4. Click .



### Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click .
2. Resolve all Fatal errors and/or Warnings (if applicable).
3. From the Pool Details screen, click .
4. Complete the Certification confirmation, click .
5. Enter the **SecurID PIN** and **Passcode**, click .

DRAFT



### 3.11.7 Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

Pool BC5383

Draft

MORE...

VALIDATE

SUBMIT

EDIT

Header Information

\* Pool Number

BC5383

\* Issue Date

01/01/2018

Issue Type

X-Multifamily (Ginnie Mae II)

\* Pool Type

PN-Project Loan - Non-Level Payment

\* Submission Type

03-Project Loan Conversion

General Information

\* Pool Tax ID

765555589

\* Initial Pay Date

02/15/2018

\* Delivery Date

01/10/2018

Unpaid Balance Date

01/01/2018

Amortization Method

Concurrent Date (CD)

Rates

\* Security Interest Rate

5.000 %

Mortgage Interest Rate

5.500 %

Servicing Fee

0.370 %

\* Maturity Date

12/15/2027

Deferred First Principal Payment

Change Mortgage Amount

Mortgage Amount

\$ 900,000.00

P&I Amount

\$ 9,266.40

\* Approval Date

12/15/2017

\* Final Advance Amount

\$ 800,000.00

Comment

Cross-Reference Pool Construction Loan (CL)

Pool BC5382

Master Agreements

Custodian Number / Name

000466

Subservicer Number / Name

Transfer

Transfer at Issuance (TAI)

☐ Yes ☒ No

Principal & Interest Account

ABA / Federal Routing Number

121000248 / Wells Fargo B...

Account Number

4121366876

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwwwwwwww		\$ 894,357.00
	Total	\$ 894,357.00

Certification and Agreement - Form 1171B

Pool Document Requirement Indicator

Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-1171A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-1171-A forwarded to Document Custodian

☒ Yes ☐ No

No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts

P&I Payment Amount

\$ 9,767.37

UPB Amount

\$ 894,357.63

FHA Totals

Quantity

1

UPB Amount

\$ 894,357.63

USDA Rural Development Totals

Quantity

0

UPB Amount

\$ 0.00

Additional Information

Weighted Average Interest Rate

5.500 %

Figure 87: CL Submission Type 03 with PN Conversion – Pool Details Page

To create a Project Loan Conversion pool:

1. From the Pools & Loans screen, click the **ADD POOLS** button in the header.
2. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
3. Enter the **Pool Number**. This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.
4. Select an **Issue Date** from the dropdown.
5. Select Pool Type **PN-Project Loan – Non-Level Payment**.
6. Select Submission Type **03-Project Loan Conversion**.
7. Enter the **Final Advance Amount**.
  - The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).
8. Enter a **Pool Tax ID**. Must be nine (9) digits.

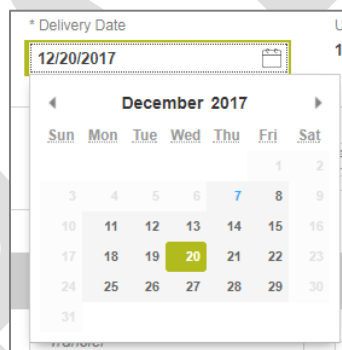


Figure 88: Delivery Date

9. Select a **Delivery Date** from the date calendar.
  - Must be a valid business day.
  - Must be greater than or equal to the current date.
  - Must be within the month associated with the Issue Date.

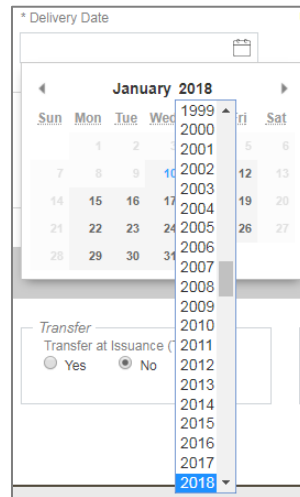
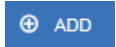
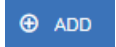

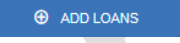



Figure 89: Delivery Date - Year

**NOTE:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

10. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
11. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
12. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
13. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
14. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
15. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
16. In the **Escrow Accounts** section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
17. In the Subscriber section:
  - a. Click .



- b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
18. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
    - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
  - b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
19. Click .
20. From the Pool Details screen, click the Loans tab.
21. From the All Loans screen, click the  button.
22. Enter the Issuer **Loan Number**.
  - a. Must be 15 characters.
  - b. Numbers only.
23. Select a **Mortgage Type** from the dropdown.
  - a. Available options are FHA and USDA.
24. Enter a **Mortgage Interest Rate**.
  - a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
25. Select an **Approval Date**.
  - a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.
26. Enter an **Original Principal Balance**.
27. Enter an **Unpaid Balance**.
28. Enter a **Principal & Interest** amount.
29. Enter a **Term of Mortgage** in Years.
  - a. Must be between 5 and 40 years.
  - b. Term of Mortgage Months is optional
30. Select a **First Pay Date** from the date calendar.
  - a. Must be the 1st of the month.

31. Select a **Last Pay Date** from the date calendar.
  - a. Must be the 1st of the month.
32. Select a **Loan Origination Date** from the date calendar.
33. Select a **Final Endorsement Date** from the date calendar.
34. Enter a **FHA/USDA Case Number**.
35. Select a **Loan Type Code**.
  - a. Available options are:
    - i. FHA Multifamily
    - ii. USDA Multifamily
36. Select a **Section of the Act** from the dropdown (as seen in figure below).
37. Select an **Annex-Special Disclosures** value.
38. Select a **Non-Level Payment Provisions** value.
39. Complete the **Non-Level Payment Schedule** section (if applicable).
40. Complete the **Modified Payment History** section (if applicable).
41. Complete the **Certify this loan** section (if applicable).
42. Complete the **Mortgager Information** section:
  - a. Name of Mortgager
  - b. Property Site Address
  - c. City
  - d. State
  - e. Zip Code
43. Click .

### 3.11.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two consecutive pool numbers.

The CL/CS-to-PN conversion process would have two (2) settlement streams.

1. Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).
2. The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.



3. Issuers will contract the PPA to cancel/exchange the outstanding securities, and issue the final PN security.
4. The PPA will contact the Depository.
5. The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, "The replacement PN pool will be issued within two business dates."
6. On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.
7. The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and two (2) business days later (on the third business day) the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

**Note:** Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 *must* be selected.

Pool BC5386 Submitted for Final Certification

DOCSEXPORT

Pool DetailsLoansDraw History Details

Header Information

* Pool Number	* Issue Date	Issue Type	* Pool Type	* Submission Type
BC5386	12/01/2017	X-Multifamily (Ginnie Mae I)	CS-Construction Loan Split-Rate	05-Final Draw/PN Conversion

General Information

* Pool Tax ID	* Initial Pay Date	* Delivery Date	Unpaid Balance Date	Amortization Method
262554854	01/15/2018	12/06/2017	12/01/2017	Concurrent Date (CD)

Rates

* Security Interest Rate	Mortgage Interest Rate	Servicing Fee	* PL/PN Security Rate	Maturity
4.000 %	4.500 %	0.370 %	4.250 %	* Maturity Date
				11/15/2027

Deferred First Principal Payment

Cross-Reference Pool (PN)  
Pool BC5387

Split Rate

Construction Loan Interest Rate

4.500 %

Master Agreements

Custodian Number / Name	Subservicer Number / Name	Principal & Interest Account
000466		ABA / Federal Routing Number
		121000248 / Wells Fargo B...
		Account Number
		4121366876

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510



Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwwwwww	test	\$ 350,000.00
Total		\$ 350,000.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

- ☒ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

☒ Yes ☐ No

- ☐ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts  
P&I Payment Amount

\$ 4,130.00

UPB Amount  
\$ 397,370.00

FHA Totals  
Quantity

0

UPB Amount  
\$ 0.00

USDA Rural Development Totals  
Quantity

1

UPB Amount  
\$ 397,370.00

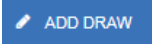



Additional Information  
Weighted Average Interest Rate

4.500 %

Figure 90: CS Submission Type 05— Pool Details Page



## Pool Details

1. From the Pool Details screen, click the  button.
2. Select an **Issue Date**.
3. Select Submission Type **05-Final Draw/PN Conversion**.
4. Select a **Delivery Date** from the calendar.
5. Select a **Custodian Number / Name**.
6. Select a Principal & Interest **ABA / Federal Routing Number** and **Account Number**.
7. Select an Escrow Account **ABA / Federal Routing Number** and **Account Number**.
8. Select a Subscriber **ABA Number / Deliver To** and **Position (in \$)**.
9. Click .
10. Click the **Draw History Details** tab.
11. Enter an **Approved Advance Amount**.
12. Enter a **Requested Amount**.
13. Click .
14. Click  to validate the pool against the business rules.
15. Resolve all Fatal errors and/or Warnings (if applicable).



Pool BC5387

Submitted for Final Certification

DOCSEXPORTRECALL

Header Information

\* Pool Number  
BC5387

\* Issue Date  
12/01/2017

Issue Type  
X-Multifamily (Ginnie Mae I)

\* Pool Type  
PN-Project Loan - Non-Level Payment

\* Submission Type  
05.Final Draw/PN Conversion

General Information

\* Pool Tax ID  
245478546

\* Initial Pay Date  
01/15/2018

\* Delivery Date  
12/11/2017

Unpaid Balance Date  
12/01/2017

Amortization Method  
Concurrent Date (CD)

Rates

\* Security Interest Rate  
4.000 %

Mortgage Interest Rate  
4.500 %

Servicing Fee  
0.370 %

Maturity

\* Maturity Date  
12/15/2027

Deferred First Principal Payment

Cross-Reference Pool Construction Loan (CL)  
Pool BC5386

Master Agreements

Custodian Number / Name  
000466

Subservicer Number / Name

Transfer

Transfer at Issuance (TAI)

☐ Yes ☒ No

Principal & Interest Account

ABA / Federal Routing Number  
121000248 / Wells Fargo B...

Account Number  
4121366876

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wweeeeeee	test	\$ 397,370.00
Total		\$ 397,370.00

Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

☒ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

☒ Yes ☐ No

☐ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Pool Statistics

Total Amounts

P&I Payment Amount  
\$ 4,130.00

UPB Amount  
\$ 397,370.00

FHA Totals

Quantity  
1

UPB Amount  
\$ 397,370.00

USDA Rural Development Totals

Quantity  
0

UPB Amount  
\$ 0.00

Additional Information

Weighted Average Interest Rate  
4.500 %

\* = Required Field

Figure 91: PN Conversion for CS Submission Type 05 – Pool Details Page

16. From the Pools & Loans screen, click .

17. Select the **ENTER MANUALLY** button to be taken to the Pool Details screen.
18. Enter the next sequential **Pool Number** from the associated CL/CS pool.
  - a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.
19. Select an **Issue Date**.
20. Select Pool Type **PN-Project Loan – Non-Level Payment**.
21. Select Submission Type **05-Final Draw/PN Conversion**.
22. Enter a **Pool Tax ID**. Must be nine (9) digits.

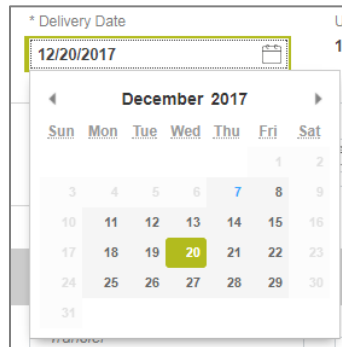


Figure 92: Delivery Date

23. Select a **Delivery Date** from the date calendar.
  - a) Must be a valid business day.
  - b) Must be greater than or equal to the current date.
  - c) Must be within the month associated with the Issue Date.

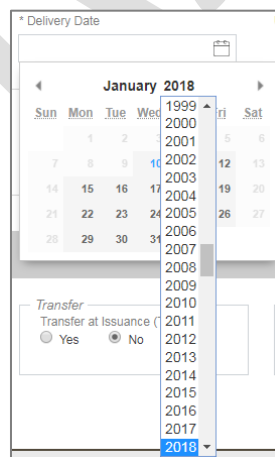




Figure 93: Delivery Date - Year

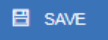
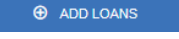
**NOTE:** Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

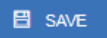



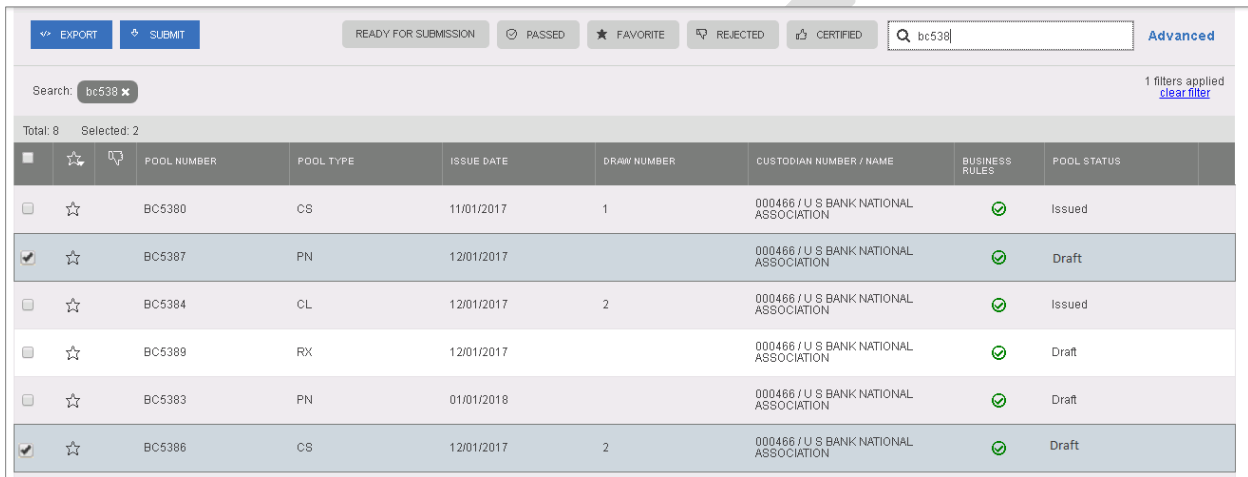
24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
25. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.
26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.
27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.
28. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.
29. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
30. In the **Escrow Accounts** section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
31. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
32. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
    - ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.








33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.
34. Click .
35. From the Pool Details screen, click the Loans tab.
36. From the All Loans screen, click the  button.
  - a) Enter the Issuer Loan Number.
  - b) Must be 15 characters.
  - c) Numbers only.
37. Select a **Mortgage Type** from the dropdown.
  - a) Available options are:
    - i. FHA
    - ii. USDA
38. Enter a **Mortgage Interest Rate**.
  - a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).
39. Select an **Approval Date**.
  - a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.
40. Enter an **Original Principal Balance**.
41. Enter an **Unpaid Balance**.
42. Enter a **Principal & Interest** amount.
43. Enter a **Term of Mortgage** in Years.
  - a) Must be between 5 and 40 years.
  - b) Term of Mortgage Months is optional
44. Select a **First Pay Date** from the date calendar.
  - a) Must be the 1st of the month.
45. Select a **Last Pay Date** from the date calendar.
  - a) Must be the 1st of the month.
46. Select a **Loan Origination Date** from the date calendar.
47. Select a **Final Endorsement Date** from the date calendar.
48. Enter a **FHA/USDA Case Number**.
49. Select a **Loan Type Code**. Available options are:
  - a) FHA Multifamily
  - b) USDA Multifamily
50. Select a **Section of the Act** from the dropdown.
51. Select an **Annex-Special Disclosures** value.
52. Select a **Non-Level Payment Provisions** value.
53. Complete the **Non-Level Payment Schedule** section (if applicable).
54. Complete the **Modified Payment History** section (if applicable).
55. Complete the **Certify this loan** section (if applicable).
56. Complete the **Mortgager Information** section:
  - a) Name of Mortgager
  - b) Property Site Address

- c) City
  - d) State
  - e) Zip Code
57. Click .
58. Click  to validate the pool against the business rules.
59. Resolve Errors and/or Warnings (if applicable).



POOL NUMBER	POOL TYPE	ISSUE DATE	DRAW NUMBER	CUSTODIAN NUMBER / NAME	BUSINESS RULES	POOL STATUS
BC5380	CS	11/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Issued
BC5387	PN	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BC5384	CL	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Issued
BC5389	RX	12/01/2017	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BC5383	PN	01/01/2018	1	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft
BC5386	CS	12/01/2017	2	000466 / U S BANK NATIONAL ASSOCIATION	✓	Draft

Figure 94: Bulk Submission of CS Type05 and PN conversion

60. On the **Pools & Loans** screen, select the **checkbox** next to *both* the CL/CS and PN pools.
61. Click the  button.
62. Complete the Certification confirmation, click .
63. Enter the **SecurID PIN** and **Passcode**, click .



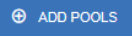

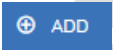

### 3.11.9 Project Loan (PN) Pool

Pool Details		Loans	
<b>Header Information</b>			
* Pool Number BC5080	* Issue Date 11/01/2017	Issue Type X-Multifamily (Ginnie Mae I)	* Pool Type PN-Project Loan - Non-Level Payment
		* Submission Type 04-Initial Project	
<b>General Information</b>			
* Pool Tax ID 554721365	* Initial Pay Date 12/15/2017	* Delivery Date 11/14/2017	Unpaid Balance Date 11/01/2017
Amortization Method Concurrent Date (CD)			
<b>Rates</b>			<b>Maturity</b>
* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %	* Maturity Date 10/15/2027
<b>Master Agreements</b>			
Custodian Number / Name 000466	Subservicer Number / Name	<b>Transfer</b> Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No	<b>Principal &amp; Interest Account</b> ABA / Federal Routing Number 121000248 / Wells Fargo B... Account Number 4121366876
<b>Escrow Accounts</b>			
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER	
121000248 / Wells Fargo Bank, Na		4593263510	
<b>Subscriber</b>			
ABA NUMBER / DELIVER TO		DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwseeeeeee		test	\$ 397,370.00
		Total	\$ 397,370.00
<b>Certification and Agreement - Form 11711B</b>			
Pool Document Requirement Indicator <input checked="" type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.  <input type="radio"/> Form HUD-11711-A forwarded to Document Custodian <input checked="" type="radio"/> Yes <input type="radio"/> No  <input type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.			
<b>Pool Statistics</b>			
<b>Total Amounts</b> P&I Payment Amount \$ 4,130.00  UPB Amount \$ 397,370.00	<b>FHA Totals</b> Quantity 1  UPB Amount \$ 397,370.00	<b>USDA Rural Development Totals</b> Quantity 0  UPB Amount \$ 0.00	<b>Additional Information</b> Weighted Average Interest Rate 4.500 %

Figure 95: 04 PN-Project Loan-Non Level Payment Pool Details Page



## Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **PN-Project Loan-Non Level Payment** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

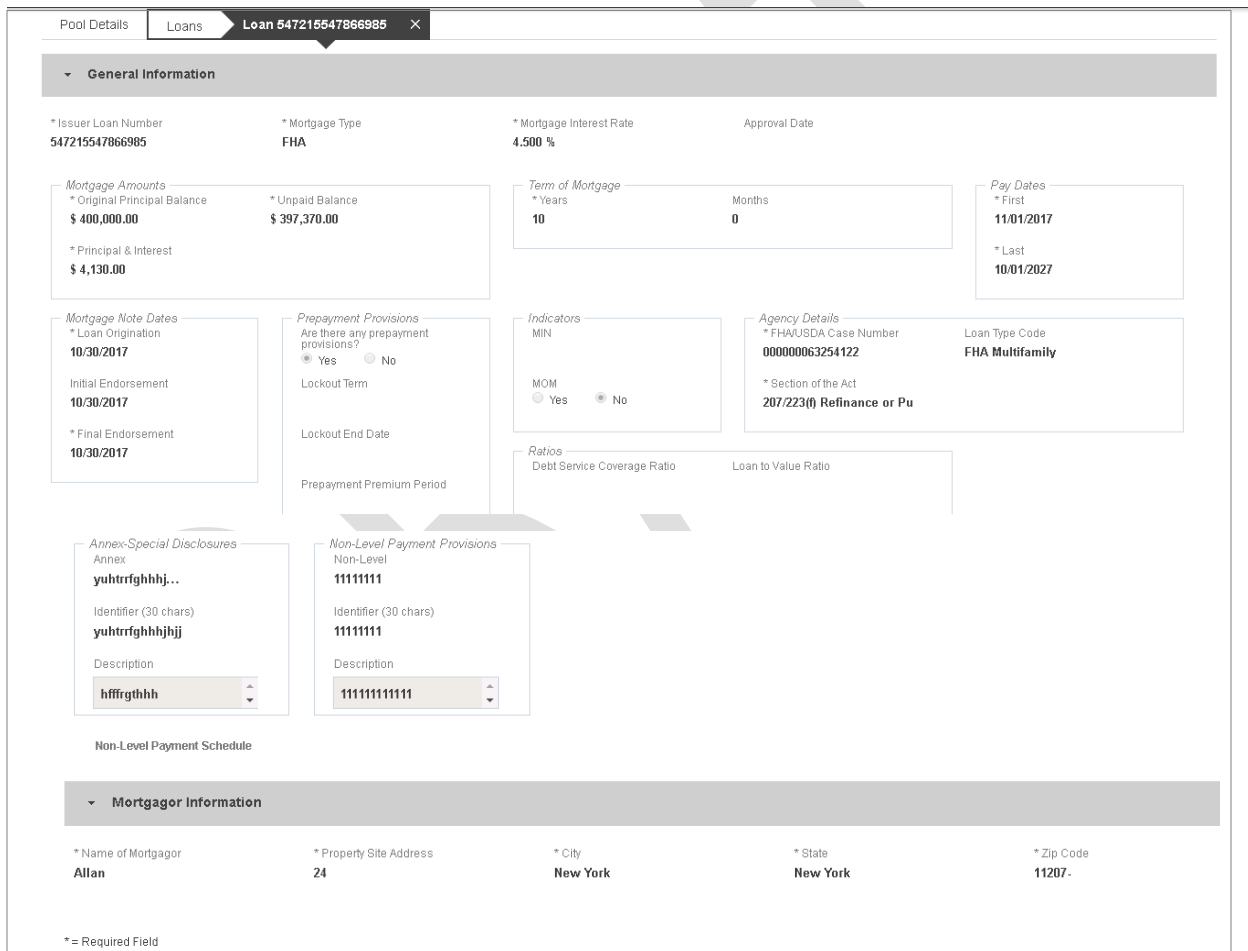


package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click .



Pool Details | Loans | Loan 547215547866985

**General Information**

* Issuer Loan Number 547215547866985	* Mortgage Type FHA	* Mortgage Interest Rate 4.500 %	Approval Date
<b>Mortgage Amounts</b> * Original Principal Balance \$ 400,000.00 * Unpaid Balance \$ 397,370.00 * Principal & Interest \$ 4,130.00		<b>Term of Mortgage</b> * Years 10 Months 0	<b>Pay Dates</b> * First 11/01/2017 * Last 10/01/2027
<b>Mortgage Note Dates</b> * Loan Origination 10/30/2017 Initial Endorsement 10/30/2017 * Final Endorsement 10/30/2017	<b>Prepayment Provisions</b> Are there any prepayment provisions? <input checked="" type="radio"/> Yes <input type="radio"/> No Lockout Term  Lockout End Date  Prepayment Premium Period	<b>Indicators</b> MIN  MOM <input type="radio"/> Yes <input checked="" type="radio"/> No	<b>Agency Details</b> * FHA/USDA Case Number 000000063254122 Loan Type Code FHA Multifamily * Section of the Act 207/223(f) Refinance or Pu
<b>Annex/Special Disclosures</b> Annex yuhtrfrghhhj... Identifier (30 chars) yuhtrfrghhhjhjj Description hffirgthhh	<b>Non-Level Payment Provisions</b> Non-Level 11111111 Identifier (30 chars) 11111111 Description 111111111111	<b>Ratios</b> Debt Service Coverage Ratio  Loan to Value Ratio	

Non-Level Payment Schedule

**Mortgagor Information**

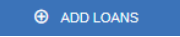
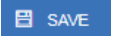


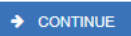
* Name of Mortgagor Allan	* Property Site Address 24	* City New York	* State New York	* Zip Code 11207 -
------------------------------	-------------------------------	--------------------	---------------------	-----------------------

\* = Required Field

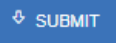
Figure 96: 04 PN-Project Loan-Non Level Payment Loan Details Page



### Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years and Month**.
10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an **Initial Endorsement** date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select an Non Level Payment Provision
20. Complete the **Mortgager Information** section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code
21. Click .
22. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the  button.
24. Complete the Certification confirmation, click .



25. Enter the **SecurID PIN** and **Passcode**, click .

DRAFT



## 3.11.10 Project Loan (LM) Pool

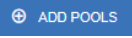
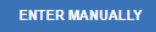
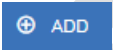

Pool Details					Loans	
<b>Header Information</b>						
* Pool Number BC5132	* Issue Date 11/01/2017	Issue Type X-Multifamily (Ginnie Mae II)		* Pool Type LM-Project Loan - Modified Loan/Mature Loan	* Submission Type 04-Initial Project	
<b>General Information</b>						
* Pool Tax ID 999987887	* Initial Pay Date 12/15/2017	* Delivery Date 11/20/2017	Unpaid Balance Date 11/01/2017		Amortization Method Concurrent Date (CD)	
<b>Rates</b>			<b>Maturity</b>		<b>History</b>	
* Security Interest Rate 8.000 %	Mortgage Interest Rate 8.500 %	Servicing Fee 0.370 %	* Maturity Date 09/15/2045			
<b>Master Agreements</b>						
Custodian Number / Name 000466	Subservicer Number / Name		<b>Transfer</b> Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No		<b>Principal &amp; Interest Account</b> ABA / Federal Routing Number 121000248 / Wells Fargo B...	
					Account Number 4121366876	
<b>Escrow Accounts</b>						
ABA / FEDERAL ROUTING NUMBER		ACCOUNT NUMBER				
121000248 / Wells Fargo Bank, Na		4121366918				
<b>Subscriber</b>						
ABA NUMBER / DELIVER TO		DESCRIPTION		POSITION (IN \$)		
122334556 / 12234444/wwwwwwwww				\$ 442,247.00		
				Total \$ 442,247.00		
<b>Certification and Agreement - Form 11711B</b>						
Pool Document Requirement Indicator						
<input checked="" type="radio"/> Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.						
Form HUD-11711-A forwarded to Document Custodian <input checked="" type="radio"/> Yes <input type="radio"/> No						
<input type="radio"/> No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.						
<b>Pool Statistics</b>						
<b>Total Amounts</b> P&I Payment Amount \$ 3,460.11 UPB Amount \$ 442,247.51		<b>FHA Totals</b> Quantity 0 UPB Amount \$ 0.00		<b>USDA Rural Development Totals</b> Quantity 1 UPB Amount \$ 442,247.51		<b>Additional Information</b> Weighted Average Interest Rate 8.500 %

Figure 97: Project Loan (LM) Pool Details Page





## Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LM-Project Loan-Modified Loan/Mature Loan** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan



package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click  .



General Information

\* Issuer Loan Number  
9292883833899

\* Mortgage Type  
USDA

\* Mortgage Interest Rate  
8.500 %

Approval Date

Mortgage Amounts

\* Original Principal Balance  
\$ 450,000.00

\* Unpaid Balance  
\$ 442,247.51

\* Principal & Interest  
\$ 3,460.11

Term of Mortgage

\* Years  
30

Months  
0

Pay Dates

\* First  
10/01/2015

\* Last  
09/01/2045

Mortgage Note Dates

\* Loan Origination  
01/01/2017

Initial Endorsement  
01/01/2017

\* Final Endorsement  
01/01/2017

Prepayment Provisions

Are there any prepayment provisions?  
☒ Yes ☐ No

Lockout Term  
5

Lockout End Date  
01/01/2022

Prepayment Premium Period  
2

Prepayment End Date  
01/01/2024

Indicators

MIN  
123456789123456789

MOM  
☒ Yes ☐ No

Agency Details

\* FHA/USDA Case Number  
037041888888888

Loan Type Code  
USDA Multifamily

\* Section of the Act  
538 USDA GRRHP for Mult

Ratios

Debt Service Coverage Ratio

Loan to Value Ratio

Annex-Special Disclosures

Annex

To add a Annex-Special Disclosure please edit the form

Non-Level Payment Provisions

Non-Level

To add a Non-Level Payment Provision please edit the form

Non-Level Payment Schedule

Modified Loan History

☒ \* Certify Loan

CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES

FHA/USDA Case Number  
037041888888888

Proposed Pool Number  
BC5132

Project Location  
NY

Issuer Number  
3998

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.

2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.

3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)

4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including

☒ \* I Agree

Mortgagor Information

\* Name of Mortgagor  
Best Mortgagor

\* Property Site Address  
2 Hanson Place

\* City  
Brooklyn

\* State  
New York

\* Zip Code  
11235 -

\* = Required Field

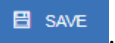



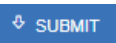
Figure 98: Project Loan (LM) Loan Details Page

### Loan Details Page

- From the Pool Details screen, click the **Loans** tab.
- From the All Loans screen, click the **ADD LOANS** button.
- Enter the **Issuer Loan Number**.

May 2018

Page 106

4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years**.
10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an Initial Endorsement date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select a Non-Level Payment Provision value (if available).
20. Complete the **Mortgager Information** section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code
21. Click .
22. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the  button.
24. Complete the Certification confirmation, click .
25. Enter the **SecurID PIN** and **Passcode**, click .



## 3.11.11 Project Loan (LS) Pool

Pool Details

Loans

▼ Header Information

\* Pool Number  
BC5292

\* Issue Date  
11/01/2017

Issue Type  
X-Multifamily (Ginnie Mae I)

\* Pool Type  
LS-Project Loan -  
538/515/Small Loans

\* Submission Type  
04-Initial Project

▼ General Information

\* Pool Tax ID  
452214545

\* Initial Pay Date  
12/15/2017

\* Delivery Date  
11/15/2017

Unpaid Balance Date  
11/01/2017

Amortization Method  
Concurrent Date (CD)

Rates

\* Security Interest Rate  
4.000 %

Mortgage Interest Rate  
4.500 %

Servicing Fee  
0.370 %

Maturity

\* Maturity Date  
11/15/2027

▼ Master Agreements

Custodian Number / Name  
000466

Subservicer Number / Name

Transfer

Transfer at Issuance (TAI)

☐ Yes ☒ No

Principal & Interest Account

ABA / Federal Routing Number  
121000248 / Wells Fargo B...

Account Number  
4121366876

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwweeeeee	test	\$ 397,370.00
Total		\$ 397,370.00

▼ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

☒ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

☒ Yes ☐ No

☐ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

Total Amounts

P&I Payment Amount  
\$ 4,130.00

UPB Amount  
\$ 397,370.00

FHA Totals

Quantity  
1

UPB Amount  
\$ 397,370.00

USDA Rural Development Totals

Quantity  
0

UPB Amount  
\$ 0.00

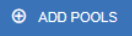
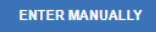
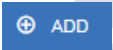

Additional Information

Weighted Average Interest Rate  
4.500 %

Figure 99: Project Loan (LS) Pool Detail Page



## Pool Details Page

1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **LS-Project Loan-538/515/Small Loans** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

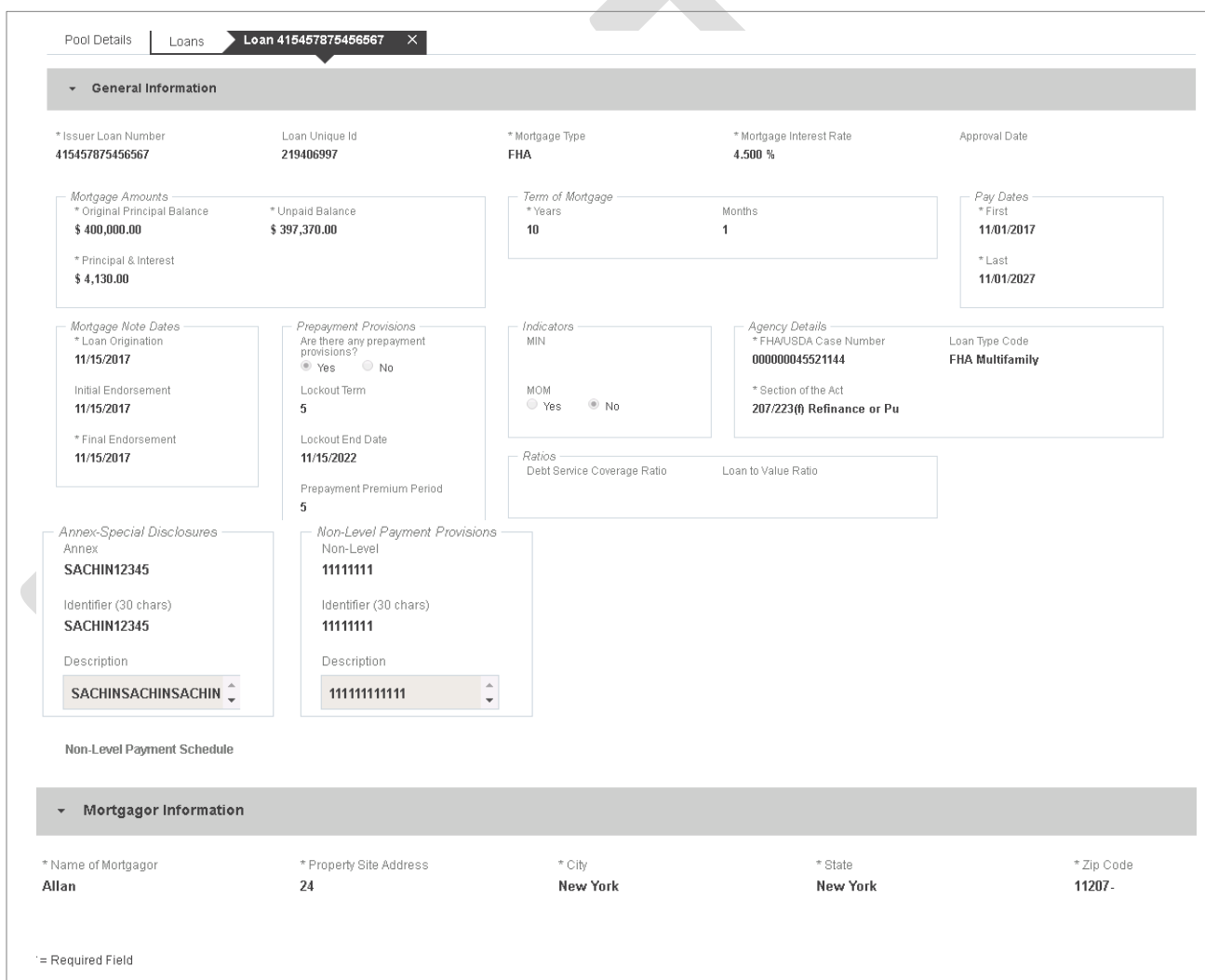


package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click .








The screenshot displays the 'Loan Details' page for a specific loan, identified by the number 415457875456567. The page is organized into several sections: 'General Information' at the top, followed by 'Mortgage Amounts', 'Term of Mortgage', and 'Pay Dates'. Below these are 'Mortgage Note Dates', 'Prepayment Provisions', 'Indicators', and 'Agency Details'. The 'Annex-Special Disclosures' section is also visible, showing an identifier and description. At the bottom, there is a 'Mortgagor Information' section with fields for name, address, city, state, and zip code. A legend at the bottom left indicates that an asterisk (\*) denotes a required field.

General Information				
* Issuer Loan Number 415457875456567	Loan Unique Id 219406997	* Mortgage Type FHA	* Mortgage Interest Rate 4.500 %	Approval Date
<b>Mortgage Amounts</b>		<b>Term of Mortgage</b>		<b>Pay Dates</b>
* Original Principal Balance \$ 400,000.00	* Unpaid Balance \$ 397,370.00	* Years 10	Months 1	* First 11/01/2017
* Principal & Interest \$ 4,130.00				* Last 11/01/2027
<b>Mortgage Note Dates</b>		<b>Prepayment Provisions</b>	<b>Indicators</b>	<b>Agency Details</b>
* Loan Origination 11/15/2017	Are there any prepayment provisions? <input checked="" type="radio"/> Yes <input type="radio"/> No	MIN	* FHA/USDA Case Number 000000045521144	
Initial Endorsement 11/15/2017	Lockout Term 5	MOM <input type="radio"/> Yes <input checked="" type="radio"/> No	Loan Type Code FHA Multifamily	
* Final Endorsement 11/15/2017	Lockout End Date 11/15/2022	* Section of the Act 207/223(f) Refinance or Pu		
<b>Annex-Special Disclosures</b>		<b>Ratios</b>		
Annex SACHIN12345	Non-Level Payment Provisions	Debt Service Coverage Ratio		
Identifier (30 chars) SACHIN12345	Non-Level 11111111	Loan to Value Ratio		
Description SACHINSACHINSACHIN	Identifier (30 chars) 11111111			
<b>Mortgagor Information</b>				
* Name of Mortgagor Allan	* Property Site Address 24	* City New York	* State New York	* Zip Code 11207 -

\* = Required Field


Figure 100: Project Loan (LS) Loan Details Page

### Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.
2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years**.
10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an **Initial Endorsement** date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select a Non-Level Payment Provision value (if available).
20. Complete the **Mortgager Information** section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code
21. Click .
22. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the  button.
24. Complete the Certification confirmation, click .





25. Enter the **SecurID PIN** and **Passcode**, click .

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## 3.11.12 Project Loan (RX) Pool

Pool Details

Loans

▼ Header Information

* Pool Number BC5136	* Issue Date 12/01/2017	Issue Type X.Multifamily (Ginnie Mae I)	* Pool Type RX.Project Loan - Mark to Market	* Submission Type 04.Initial Project
-------------------------	----------------------------	--	---	---

▼ General Information

* Pool Tax ID 255478854	* Initial Pay Date 01/15/2018	* Delivery Date 12/28/2017	Unpaid Balance Date 12/01/2017	Amortization Method Concurrent Date (CD)
----------------------------	----------------------------------	-------------------------------	-----------------------------------	---

Rates

* Security Interest Rate 4.000 %	Mortgage Interest Rate 4.500 %	Servicing Fee 0.370 %
-------------------------------------	-----------------------------------	--------------------------

Maturity

* Maturity Date 11/15/2027
-------------------------------

▼ Master Agreements

Custodian Number / Name 000466	Subservicer Number / Name	<div>Transfer Transfer at Issuance (TAI) <input type="radio"/> Yes <input checked="" type="radio"/> No</div>	<div>Principal &amp; Interest Account ABA / Federal Routing Number 121000248 / Wells Fargo B...</div>	<div>Account Number 4121366876</div>
-----------------------------------	---------------------------	--	---	--

Escrow Accounts

ABA / FEDERAL ROUTING NUMBER	ACCOUNT NUMBER
121000248 / Wells Fargo Bank, Na	4593263510

▼ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN \$)
122334556 / 12234444/wwweeeeee	test	\$ 397,370.00
Total		\$ 397,370.00

▼ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator

☒ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian

☒ Yes ☐ No

☐ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

▼ Pool Statistics

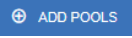

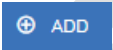

<div>Total Amounts</div> <table><tr><td>P&amp;I Payment Amount</td><td>\$ 4,130.00</td></tr><tr><td>UPB Amount</td><td>\$ 397,370.00</td></tr></table>	P&I Payment Amount	\$ 4,130.00	UPB Amount	\$ 397,370.00	<div>FHA Totals</div> <table><tr><td>Quantity</td><td>1</td></tr><tr><td>UPB Amount</td><td>\$ 397,370.00</td></tr></table>	Quantity	1	UPB Amount	\$ 397,370.00	<div>USDA Rural Development Totals</div> <table><tr><td>Quantity</td><td>0</td></tr><tr><td>UPB Amount</td><td>\$ 0.00</td></tr></table>	Quantity	0	UPB Amount	\$ 0.00	<div>Additional Information</div> <table><tr><td>Weighted Average Interest Rate</td><td>4.500 %</td></tr></table>	Weighted Average Interest Rate	4.500 %
P&I Payment Amount	\$ 4,130.00																
UPB Amount	\$ 397,370.00																
Quantity	1																
UPB Amount	\$ 397,370.00																
Quantity	0																
UPB Amount	\$ 0.00																
Weighted Average Interest Rate	4.500 %																

\* = Required Field

Figure 101: Project Loan (RX) Pool Details Page



## Pool Details Page

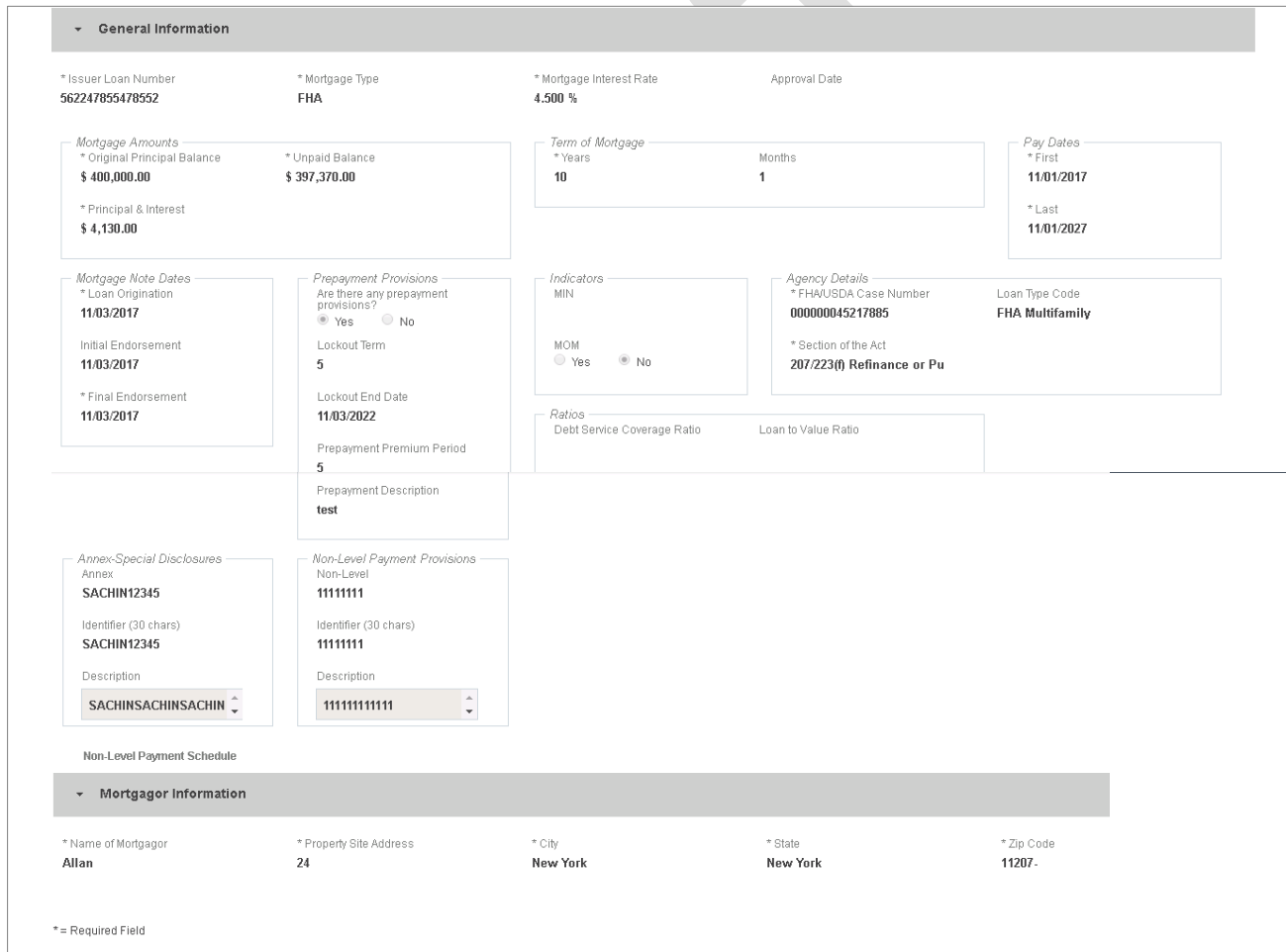
1. From the Pools & Loans screen, click the  button in the header.
2. Select the  button to be taken to the Pool Details screen.
3. Enter the **Pool Number**.
4. Select an **Issue Date** from the dropdown.
5. Select **RX-Project Loan-Mark to Market** from the Pool Type dropdown menu.
6. Select **04-Initial Project** from the Submission Type dropdown menu.
7. Enter a **Pool Tax ID**.
8. Select a **Delivery Date** from the date calendar.
9. Enter a **Security Interest Rate**.
10. Select a **Maturity Date** from the date calendar.
11. Select a **Custodian Number / Name** from the dropdown menu.
12. In the Principal & Interest Account box:
  - a. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - b. Select an **Account Number** from the dropdown menu.
13. In the Escrow Accounts section:
  - a. Click .
  - b. Select an **ABA / Federal Routing Number** from the dropdown menu.
  - c. Select an **Account Number** from the dropdown menu.
14. In the Subscriber section:
  - a. Click .
  - b. Select an **ABA Number / Deliver To** value from the dropdown menu.
  - c. Enter a **Description**. (optional)
  - d. Enter a **Position (in \$)**.
15. In the Certification and Agreement – Form 11711B section:
  - a. Select an option:
    - i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

- b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click .



The screenshot displays the 'Project Loan (RX) Loan Details Page' with a 'General Information' tab selected. The page is divided into several sections for data entry:

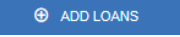
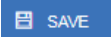

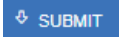
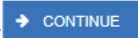
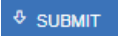
- General Information:**
  - \* Issuer Loan Number: 562247855478552
  - \* Mortgage Type: FHA
  - \* Mortgage Interest Rate: 4.500 %
  - Approval Date: (empty)
- Mortgage Amounts:**
  - \* Original Principal Balance: \$ 400,000.00
  - \* Unpaid Balance: \$ 397,370.00
  - \* Principal & Interest: \$ 4,130.00
- Term of Mortgage:**
  - \* Years: 10
  - Months: 1
- Pay Dates:**
  - \* First: 11/01/2017
  - \* Last: 11/01/2027
- Mortgage Note Dates:**
  - \* Loan Origination: 11/03/2017
  - Initial Endorsement: 11/03/2017
  - \* Final Endorsement: 11/03/2017
- Prepayment Provisions:**
  - Are there any prepayment provisions? ☒ Yes ☐ No
  - Lockout Term: 5
  - Lockout End Date: 11/03/2022
  - Prepayment Premium Period: 5
  - Prepayment Description: test
- Indicators:**
  - MIN: (empty)
  - MOM: ☒ Yes ☐ No
- Agency Details:**
  - \* FHA/USDA Case Number: 000000045217805
  - Loan Type Code: FHA Multifamily
  - \* Section of the Act: 207/223(f) Refinance or Pu
- Ratios:**
  - Debt Service Coverage Ratio: (empty)
  - Loan to Value Ratio: (empty)
- Annex-Special Disclosures:**
  - Annex: SACHIN12345
  - Identifier (30 chars): SACHIN12345
  - Description: SACHINSACHINSACHIN
- Non-Level Payment Provisions:**
  - Non-Level: 11111111
  - Identifier (30 chars): 11111111
  - Description: 111111111111
- Non-Level Payment Schedule:** (empty table)
- Mortgagor Information:**
  - \* Name of Mortgagor: Allan
  - \* Property Site Address: 24
  - \* City: New York
  - \* State: New York
  - \* Zip Code: 11207 -

\* = Required Field

Figure 102: Project Loan (RX) Loan Details Page

## Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.

2. From the All Loans screen, click the  button.
3. Enter the **Issuer Loan Number**.
4. Select a **Mortgage Type** from the dropdown.
5. Enter a **Mortgage Interest Rate**.
6. Enter an **Original Principal Balance**.
7. Enter an **Unpaid Balance**.
8. Enter a **Principal & Interest** amount.
9. Enter a **Term of Mortgage in Years**.
10. Select a **First Pay Date** from the date calendar.
11. Select a **Last Pay Date** from the date calendar.
12. Select a **Loan Origination** date from the date calendar.
13. Select an **Initial Endorsement** date from the date calendar.
14. If there are Prepayment Provisions, complete the applicable terms.
15. Enter a **FHA/USDA Case Number**.
16. Select a **Loan Type Code**.
17. Select a **Section of the Act** from the dropdown.
18. Select an Annex-Special Disclosures value.
19. Select a Non Level Payment
20. Complete the **Mortgager Information** section:
  - a) Name of Mortgager
  - b) Property Site Address
  - c) City
  - d) State
  - e) Zip Code
21. Click .
22. Click  to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).
23. Click the  button.
24. Complete the Certification confirmation, click .
25. Enter the **SecurID PIN** and **Passcode**, click .



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## 3.12 Special Instructions for Error Correction

### 3.12.1 Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once User enters data in fields required for save (\*) or additional key fields, the field-level validations immediately alert the User to invalid data.

An example of a field-level validation and hover over is below:



Figure 103: Field-Level Validation Example

The field will turn red and an associated error message is available upon hovering over the field.

### 3.12.2 Validation Fatal Error and Warning Messages

Upon selecting the **Validate** option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings are below:

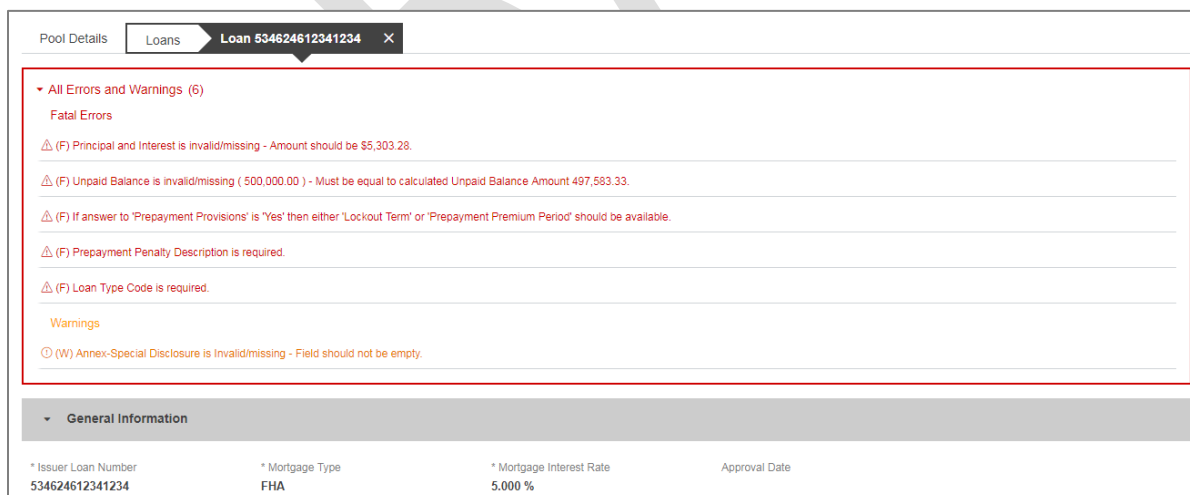


Figure 104: Validation Errors and Warnings

Fatal error messages appear in **red** at the top. Fatal error messages *must* be corrected before a pool is able to be submitted to a document custodian for certification.



Warnings are displayed in **orange** just below any fatal error messages. Warnings serve as a notification that something *may* be incorrect. Warnings *do not* need to be corrected before a pool is able to be submitted to a document custodian for certification.

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### 3.12.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:

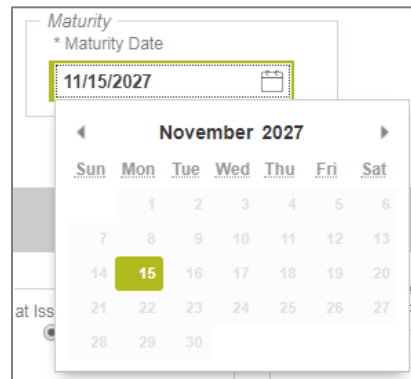


Figure 105: Date Calendar Limitation

In this instance, the field is limited to selecting only the 15<sup>th</sup> day of each month.

### 3.12.4 Limited Dropdown Selections


Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data
- A value selected in a dependent field (e.g. Submission Type is based on the Pool Type selected)
- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected

## 4 Using the Solution (Batch)

### 4.1 Pool/Loan Import

To import pool/loan data.

1. Click on the  button to enter pool information manually or to import pool/loan data.

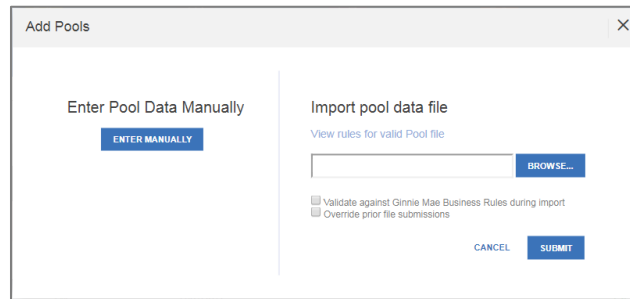


Figure 106: Add Pools

2. Under 'Import pool data file', click the **BROWSE...** button to locate a compatible file containing pool/loan data to import.

**NOTE:** MFPDM requires a .TXT file for import.

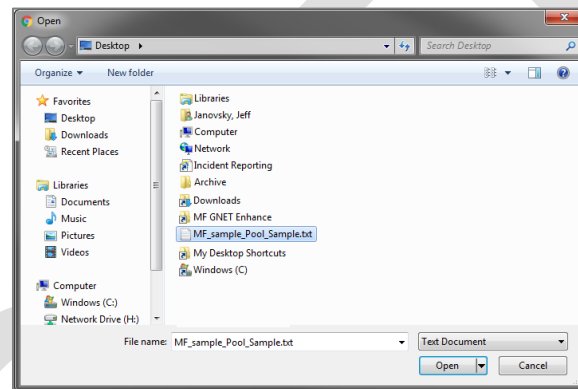


Figure 107: Open File

3. Select a compatible file and click **Open**.
4. If desired, select either/both checkbox:
  - a. 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.
  - b. 'Override prior file submissions' to replace previously entered/imported data.
5. Select **SUBMIT**.

**NOTE:** Clicking **Cancel** closes the file selection screen and removes the selected file from import.

**NOTE:** If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).



## 5 Reporting

### 5.1 Report Capabilities

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

**Table 11: Forms & Reports**

	MFPDM Form	HUD Name	Pool Types	Available
1.	Schedule of Subscribers - 11705	HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement	All	After initial save on Pool Details (11705) screen
2.	Schedule of Pooled Mortgages - 11706	HUD-11706: Schedule of Pooled Mortgages with data	All	After initial save on Loan Details (11706) screen
3.	Schedule of Pooled Mortgages with Data - 11706	HUD-11706: Schedule of Pooled Mortgages summary (Recap)	All	After initial save on Loan Details (11706) screen
4.	Certification and Agreement - 11711B	HUD-11711-B: Certification and Agreement	All	After initial save on Pool Details (11705) screen
5.	Prospectus Ginnie Mae I Project Loan Securities - 1724	HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)	LM/LS/PL/PN/RX	After successful submission of the pool
6.	Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731	HUD-1731: Prospectus - GNMA I MBS (Construction & Permanent Loan Securities)	CL/CS/PL/PN	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)
7.	Certification for Construction Loans – 1732	HUD-11732: Custodian's Certification for Construction Securities	CL/CS	After a draw has been certified
8.	Modified Loan Payment History	Modified Loan Payment History	LM	After the Modified Loan History is completed and saved (along with the Loan record)
9.	Loans with Annex - Special Disclosures	Loans with Annex - Special Disclosures	All	Any time - not specific to a single pool, displays a list of pools that contain an Annex value
10.	Loans with Non Level Payment Provisions	Loans with Non Level Payment Provisions	LM	Any time- not specific to a single pool, displays a list of pools that contain an Non-Level value
11.	Non Level Payment Schedule	Non Level Payment Schedule	LM/LS/PN/RX/CL/CS	After the Non-Level Payment Schedule is completed and saved (along with the Loan record)
12.	Certification for Mature Loans	Certification for Mature Loans	LM	After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan
13.	Validation Report	N/A	ALL	After validation

## 5.2 Report Procedures

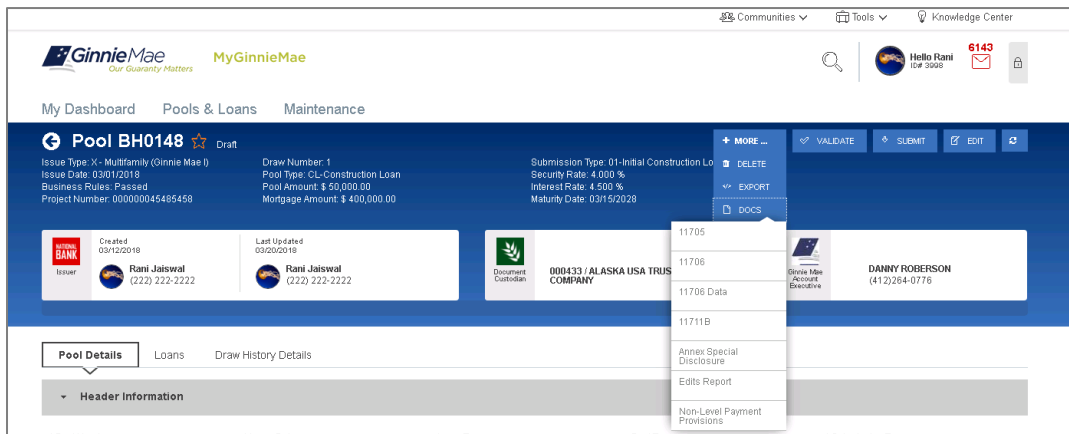


Figure 108: Pool Details Docs Drop Down

To generate a form/report from the **Pool Details**, **Loans**, **Loan Details** and **Draw History** pages, click on the **DOCS** button on the top right corner of the Pool Header and select the desired report.

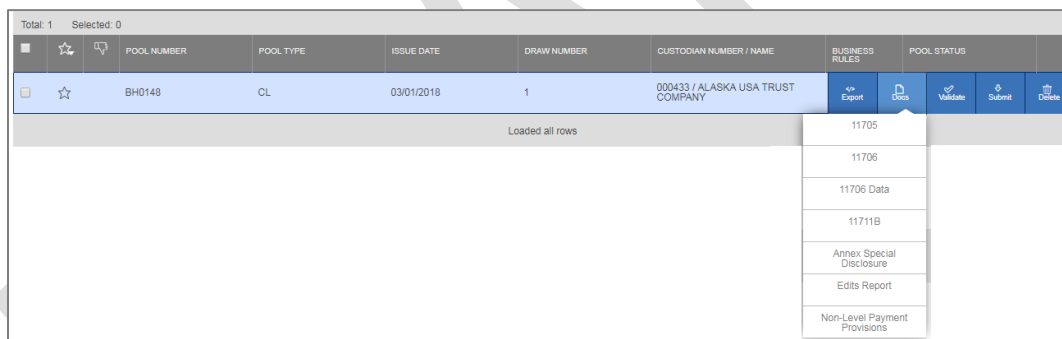


Figure 109: Pools & Loans Row Action Docs Drop Down

To generate a form/report from the **Pools & Loans** page click on the **...** (row action) button on the right side of each pool, click on the **DOCS** button, and select the desired report.

**Note:** To see forms and reports samples please go to [Appendix A: References](#).

## 6 Getting Help

### 6.1 Solutions to Common Problems

Additional help is available in the MyGinnieMae footer with the following options:

[Portal Help](#) | [About My Ginnie Mae](#) | [Site Policies](#) | [Contact Us](#) | [USA.gov](#)

Figure 110: MyGinnieMae Footer Links

- **Portal Help:** Frequently asked questions related to MyGinnieMae.
- **About MyGinnieMae:** Additional information about MyGinnieMae.
- **Site Policies:** A link to the Ginnie Mae Privacy Policy.
- **Contact Us:** See [Section 6.2 Getting More Help](#)
- **USA.gov:** A direct link to the website USA.gov.

### 6.2 Getting More Help

The Contact Us link on the MyGinnieMae landing page provides multiple contact methods for getting in touch with Ginnie Mae and Ginnie Mae Support.

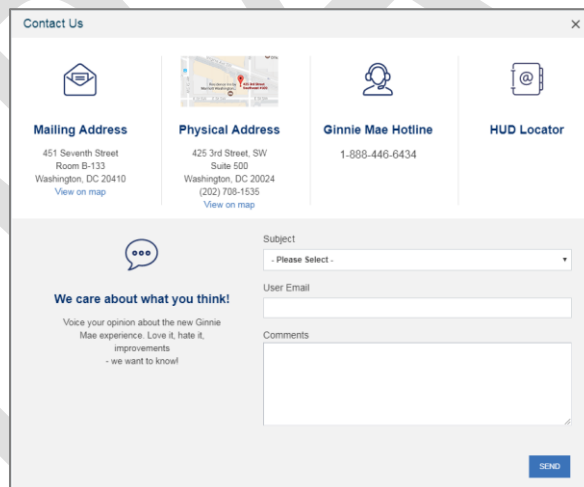


Figure 111: Contact Us



### 6.3 Help Desk

The Ginnie Mae Helpdesk is available by calling 1-800-234-4662, option 1.

## 7 Appendix A: References

The following table summarizes the documents referenced in this document.

**Table 12 - References**

Document Name	Description	File
Forms and Reports	Samples of all forms and reports users can generate and print	 Forms-Reports_MFP DM_SAMPLE.zip
Common Error and Warning Messages	Sample of most commonly seen Error and Warning messages for Multifamily pools and loans.	 Common MFPDM Error Messages.docx



## 8 Appendix B: Key Terms

Table 13 - Key Terms

Term	Definition
ABA#	Bank's Routing Number
AE	Account Executive
CL	Construction Loan
CS	Construction Loan Split-Rate
FCN	File Certification Number
FHA	Federal Housing Administration
FRN	File Rejection Number
FTN	File Transmission Number
GNMA	Governmental National Mortgage Association (Ginnie Mae)
LM	Project Loan – Modified Loan/Mature Loan
LS	Project Loan – 538/515/Small Loans
RX	Project Loan – Mark to Market
MBS	Mortgage-Backed Security
MF	Multifamily
MFPDM	Multifamily Pool Delivery Module
MM/DD/YYYY	Month/Day/Year
MM/YYYY	Month/Year
MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
OAA	Original Aggregate Amount
OPB	Original Principal Balance
OTP	One-Time Password
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
PPA	Pool Processing Agent
RD	Rural Development Loans (currently known as USDA)
RPB	Remaining Principal Balance
UPB	Unpaid Principal Balance
USDA	United State Department of Agriculture (also known as RD Loans)